



**OBAMA SEEKING
PRIVATE DOLLARS
TO REPAIR ROADS**

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Aruba TODAY

On Top Of The News Email:news@arubatoday.com website: www.arubatoday.com Tel:+297 582-7800 Friday, July 18, 2014

Tragedy In The Sky



People walk amongst the debris, at the crash site of a passenger plane near the village of Hrabove, Ukraine, Thursday, July 17, 2014. A Malaysian Airlines passenger jet was shot down in eastern Ukraine on Thursday, and both the Ukrainian government and pro-Russian rebels blamed one another for the attack.
(AP Photo/Dmitry Lovetsky)

AP Source: Missile Took Down Jet in Ukraine

**JULIE PACE
LOLITA C. BALDOR
Associated Press
WASHINGTON (AP)**—American intelligence authorities believe a surface-to-air missile took down a passenger jet in eastern Ukraine on Thursday, a U.S. official said,

but the Obama administration was still scrambling to confirm who launched the strike and whether there were American citizens killed in the crash. Vice President Joe Biden said the incident was “not an accident” and de-

scribed the Malaysia Airlines plane as having been “blown out of the sky.” Among the unanswered questions was whether the missile was launched from the Russian or Ukrainian side of the border they share, according to the official,

who was not authorized to discuss the matter publicly by name and insisted on anonymity. But the official said U.S. intelligence assessments suggest it is more likely pro-Russian separatists or the Russians rather than Ukrainian government forc-

es shot down the plane. The U.S. has sophisticated technologies that can detect missile launches, including the identification of heat from a rocket engine.

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AP source:

Missile took down jet in Ukraine

Continued from Front

President Barack Obama, speaking during a trip to Delaware, made no mention of who might be responsible for the crash of the plane carrying 298 people, and called the incident a "terrible tragedy." Following the crash, the Federal Aviation Administration said U.S. airlines voluntarily agreed not to operate near the Ukraine-Russia border. The agency said it was monitoring the situation to determine whether further guidance was necessary.

A global air safety group said an international coalition of countries should lead the investigation of the crash. Safety experts say they're concerned that because the plane

for its threatening moves in Ukraine. Moscow is widely believed to be supporting pro-Russian separatists fomenting instability near the border, though the Kremlin denies those assertions. Obama discussed the new sanctions by phone Thursday with Russian President Vladimir Putin. The White House said reports of the downed plane surfaced during that call and Putin mentioned the incident to his American counterpart. Speaking later during a trip to Delaware, Obama said "the world is watching" the deadly incident.

"It looks like it might be a terrible tragedy," he said. "Right now we're working to determine whether there were American citizens on board. That is our first priority."

White House officials said

were able to examine it. The U.S. planned to send a team of experts to Ukraine to assist with the investigation.

Anton Gerashenko, an adviser to Ukraine's interior minister, said on his Facebook page that the plane was flying at an altitude of 33,000 feet when it was hit by a missile fired from a Buk launcher.

U.S. officials said Russia has sent a wide range of heavy weaponry into eastern Ukraine in recent months, although it is uncertain whether that includes the Buk air defense system, which is operated by a tracked vehicle. The U.S. suspects that Russian shoulder-fired anti-aircraft weapons have been provided to the separatists.

The Russians also are believed by U.S. officials to



A man places a flower at a tribute at the Dutch embassy to commemorate victims of Malaysia Airlines plane crash in Kiev, Ukraine, Thursday, July 17, 2014. A Malaysian Airlines passenger jet was shot down in eastern Ukraine on Thursday, and both the Ukrainian government and pro-Russian rebels blamed one another for the attack.

(AP Photo/Sergei Chuzavkov)

crashed in area of Ukraine that is in dispute, political considerations could affect the investigation. Kenneth Quinn of the Flight Safety Foundation said only "an independent, multinational investigation can truly get to the bottom of it without political interference."

The incident came one day after Obama levied broad economic sanctions on Russia as punishment

Obama still planned to go ahead with an evening of fundraising in New York.

Officials said Obama called both Ukrainian President Petro Poroshenko and Malaysian Prime Minister Najib Razak from Air Force One as he traveled to the events. The White House said Obama and Poroshenko agreed that all evidence from the crash site must remain in Ukraine until international investigators

have provided the separatists in eastern Ukraine with other heavy weaponry such as artillery, multiple-launch rocket systems, tanks and armored personnel carriers.

The Federal Aviation Administration had previously warned U.S. pilots earlier this year not to fly over portions of the Ukraine in the Crimea region, according to notices posted on the agency's website. □



Volunteers and Afghan authorities move the body of a militant killed in a nearby building during an attack on the airport in Kabul, Afghanistan, July 17, 2014. Taliban fighters fired volleys of rocket-propelled grenades at the airport early Thursday after seizing control of a nearby building.

(Diego Ibarra Sanchez/The New York Times)

Kabul airport comes under attack from militant group

JAWAD SUKHANYAR

CARLOTTA GALL

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KABUL, Afghanistan - Taliban fighters fired volleys of rocket-propelled grenades at the Kabul international airport early Thursday after killing a guard and seizing control of a nearby building. The airport was closed for several hours, and flights were diverted as Afghan security forces battled the militants.

Witnesses said the attackers detonated a truck with explosives in front of the gate of a cluster of residential apartment buildings under construction in an area opposite the airport known as Qasaba. Gunmen then entered an unoccupied building that was still under construction and fired 16 rocket-propelled grenades from the top floor at the airport, the witnesses said.

It was the third and most serious attack on Kabul's airport in recent months, and it came amid an increase in insurgent activity around the country and deep political tension over the disputed presidential election.

Despite a report by the Interior Ministry that the attackers had not killed anyone or caused serious damage, witnesses and police officers at the scene said that an Afghan guard on duty at the construction site had been killed and that the gunmen had fired many grenades into the airport compound.

The attack was on the military side of the airport, where Afghan Air Force facilities and a NATO-run military hospital are based. But it disrupted international flights as well. By 8 a.m., helicopters were circling over the battle scene, and Afghan counterterrorism forces and quick-response units had swarmed into the area, killing the attackers within an hour. The police said there were five attackers, one of whom was killed in the initial blast and four others who were shooting from the top floor.

A Taliban spokesman, Zabiullah Mujahid, claimed responsibility and named the four attackers.

"This morning the military section of the Kabul airport came under a martyrdom-seeking attack of our mujahedeen," he said. "Huge financial damage and human loss is inflicted. Heavy fighting is ongoing."

That was refuted by Maj. Gen. Assadullah Shirzad, general commander of the Interior Ministry special forces, who spoke to journalists after the battle was over.

"The fortunate thing was that in this place where the attackers took position, there were no civilians," he said. "That is why there were no civilian casualties. Our forces immediately defeated them and killed those five attackers who had come aiming to kill themselves." □

For US and Europe, divisions over Russia penalties



German Chancellor Angela Merkel addresses the media at the end of an EU summit at the European Council building in Brussels, early Thursday, July 17, 2014. European Union leaders ordered tougher sanctions against Russia early Thursday because of its actions in Ukraine, asking the European Investment Bank to sign no new financing agreements with Moscow. The leaders, meeting in Brussels, also agreed to act together to suspend financing of the new European Bank for Reconstruction and Development operations in Russia.

(AP Photo/Geert Vanden Wijngaert)

JULIE PACE

JOHN DAHLBURG

Associated Press

WASHINGTON (AP) — The United States and Europe are seeking to maintain a united front against Russia with coordinated announcements of new economic sanctions, but divisions persist over how aggressive the West should be in punishing Moscow for its threatening moves in Ukraine.

The penalties announced by the White House on Wednesday were broad in scope, targeting two major Russian energy firms, a pair of powerful financial institutions, eight weapons makers and four individuals.

Leaders in Europe, which has a far deeper economic relationship with Russia than the U.S. has, were more restrained, ordering investment and development banks on the continent to suspend financing agreements with Moscow. They also asked EU foreign ministers to consider targeting people or companies involved in the unrest in Ukraine — a decision that could affect Russian oligarchs or members of the Kremlin inner circle.

Even the U.S. penalties stopped short of the most stringent actions the West has threatened, which would entail fully cutting off key sectors of Russia's

economy. But officials said those steps are still on the table if Russia fails to abide by the West's demands to stop supporting pro-Russian insurgents who have destabilized swaths of eastern Ukraine.

"What we are expecting is that the Russian leadership will see once again that its actions in Ukraine have consequences, including a weakening Russian economy and increasing diplomatic isolation," President Barack Obama said as he announced the U.S. penalties from the White House. Russian President Vladimir Putin, sounding unperturbed, said the U.S. was only hurting itself by putting American companies that want to operate in Russia at a competitive disadvantage. At a news conference in Brazil, Putin said through a translator, "They are undermining the positions of their energy companies." "They made one mistake, and now they insist on making another one," he said.

Obama and Putin discussed the sanctions in a phone call Thursday morning. The White House said the call took place at Moscow's request.

During the call Putin expressed "serious disappointment" with the latest round of U.S. sanctions, according to a state-

ment published on the Kremlin website. Putin said the sanctions would only lead to "damage to both sides, as well as to efforts to find a compromise for regulating the Ukraine crisis." Until now, the U.S. and Europe have limited their sanctions on Europe to travel bans and asset freezes aimed at individuals and entities, including some with close ties to Putin. But those measures have done little to change Putin's calculus, with the Pentagon announcing Wednesday that Russian troops were again massing along the border with Ukraine. In Ukraine itself, pro-Russian rebels in the east have lost much ground but now seem to be hunkering down for what could be extended

urban warfare.

Ukraine and the West have accused Russia of fomenting the insurgency by sending troops and weapons across its border with the former Soviet republic, something Moscow denies. The insurgency was sparked by Russia's annexation of the Crimean Peninsula from Ukraine earlier this year. While Obama has put a premium on responding to the provocations in coordination with Europe, the White House has grown increasingly frustrated with the continent's reluctance to impose sanctions on Russian economic sectors. EU leaders fear such penalties could have negative impacts on their own economies, given their close financial relationships with Russia. □



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Dems eye women's vote with bill on contraception

CHARLES BABINGTON
Associated Press

WASHINGTON (AP) — Democrat and Republican lawmakers are fervently pursuing a batch of doomed bills in the U.S. Congress in a bid to woo women whose votes could be decisive in the Nov. 4 midterm elections.

Recent votes on "pay equity" and family leave issues were aimed at women, who are increasingly crucial to Democrats' election hopes, and therefore worrisome to Republicans. Any shift in women's typical turnout or Democratic tilt this fall could determine tight elections, especially for the Senate.

Republicans need to gain six Senate seats to control

the chamber, and women's issues are especially lively in the most contested states, including Colorado, North Carolina, Arkansas and Louisiana.

A Senate vote Wednesday on contraception legislation is the latest example of Democrats' win-by-losing strategy, which forces Republicans to vote on sensitive matters that might anger women.

Recent elections explain the fixation on female voters. Women have outvoted men in every federal election since 1982. Female voters preferred Democrats by 11 percentage points in 2012, while men favored Republicans by 8 percentage points. But the voting rate among women, and



The U.S. Capitol at sunset in Washington. Democrats and Republicans are fervently pursuing a batch of doomed bills in Congress because they target a coveted prize in the Nov. 4 elections: female voters. Wednesday, July 16's Senate vote on contraception legislation is the latest example

of Democrats' win-by-losing strategy, which forces Republicans to vote on sensitive matters that might rile women this fall.

(AP Photo/J. Scott Applewhite)

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especially single women, usually drops more than male voting in nonpresidential elections.

Both parties must cater to their ideological bases, even as they court women voters.

Nearly all Republicans are opposing measures that appear likely to expand abortion access, place new requirements on employers or limit religious conservatives' rights. Democrats overwhelmingly support abortion access, worker benefits and equal treatment of women in the workplace. Still, Democrats approached this week's birth control debate with different tactics, depending on whether they were seeking re-election in a Republican-leaning state or in a 50-50 or Democratic-leaning state.

Democrats knew Republicans would block their bill to counter the Supreme

Court's recent ruling that said employers may exclude birth control products from their health insurance plans if the products violate the employers' religious faith.

Two Democrats who strongly campaigned against the court ruling centered on arts and crafts company Hobby Lobby are seeking re-election in states that President Barack Obama carried at least once, thanks in part to strong backing from women: Kay Hagan of North Carolina and Mark Udall of Colorado.

Minutes after all but three of the Senate's 45 Republicans voted to block the Democrats' "Not My Boss' Business" bill, Udall said his party will continue to contest a ruling that says "a boss' beliefs can supersede a woman's rights to health care benefits that she has earned." □

Obama seeks private dollars to repair public infrastructure



President Barack Obama signs a initiative to increase private sector investment in the nation's infrastructure after speaking in front of the Interstate 495 bridge over the Christina River near Wilmington, Del., Thursday, July 17, 2014. The bridge was closed for emergency repairs last month after the discovery of four tilting support columns, and the federal government is helping pay for repairs.

(AP Photo/Patrick Semansky)

MICHAEL D. SHEAR

© 2014 New York Times

WASHINGTON - How can a president fix more roads and bridges without any

new money to spend?

President Barack Obama's answer Thursday was to announce new initiatives to encourage private-sector

investment in the nation's infrastructure, including the creation of a "one-stop shop" at the Department of Transportation to forge

New York:

Agreement reached to avoid railroad strike

MATT FLEGENHEIMER

© 2014 New York Times

A planned strike on New York's Long Island Rail Road was averted on Thursday, Gov. Andrew M. Cuomo said, three days before workers were expected to walk off the job.

"It is my pleasure to announce today that we have settled a four-year dispute dealing with the Long Island Rail Road labor unions," Cuomo said at a news conference concerning the negotiations. "This is a compromise by both parties after four long years."

Moments before, an announcement of a "tentative agreement" was posted on the website of an electricians' union involved in the continuing labor dispute. A union member, who requested anonymity because a deal had not been announced officially, said that strike organizers had received text messages telling them to ease

strike preparations on Thursday.

The sides gathered for a meeting at the governor's New York City office Thursday morning. On Wednesday, Cuomo said, "conversations proceeded until late into the night."

Before the meeting on Thursday, Anthony Simon, the leader of the railroad's largest labor group, told reporters that "we are moving very, very close to not having" a strike.

For much of the week, labor leaders suggested a strike was all but certain on the railroad, which accounts for about 300,000 rider trips on weekdays. Workers were expected to walk off the job as early as Sunday. Commuters and vacationers alike had grown increasingly concerned about the prospect of a midsummer shutdown to such a critical link - and the expected ripple effects across roadways, subways

and a hodgepodge system of shuttle buses assembled as part of the railroad's contingency plans.

But late Wednesday, the tone appeared to shift, with both sides agreeing to talk through the night before reconvening for formal discussions.

Both sides cautioned that a final deal had not been completed as of Thursday morning.

Cuomo, whom transportation experts had long expected to intervene in the dispute, called the two sides back to the negotiating table on Wednesday, two days after talks appeared to collapse. (Cuomo oversees the transportation authority, which operates the railroad.)

Speaking to reporters on Wednesday, Cuomo said that "the MTA and the Long Island Rail Road unions both would have failed in my opinion" if commuters faced a strike. □

partnerships between state and local governments, and public and private developers and investors.

Stymied by Republican lawmakers who refuse to go along with Obama's call for vast new spending on the nation's infrastructure, the president is spending the week trying to demonstrate that he can still find ways to stop big things from crumbling.

The executive actions the president announced aim to "turbocharge private investment in our roads, rails, highways and bridges," said Jeffrey Zients, the director of his National Economic Council. "If we don't act, we could lose our competitive edge in infrastructure. It's a no-brainer - we need to make these

investments."

On Thursday, Obama appeared at the Interstate 495 bridge over the Christina River in Wilmington, Delaware, a span that has been closed since June, when engineers discovered that four of its columns were leaning to one side. That has created a traffic nightmare for the 90,000 vehicles that travel the major East Coast highway every day.

In his remarks, Obama criticized Congress for failing to invest in infrastructure, saying that Republicans have refused to focus on the need for a long-term plan for paying for transportation and other projects.

"If Washington were working the way it was supposed to. □

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GM's top lawyer grilled in Senate hearing

BILL VLASIC

AARON M. KESSLER

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WASHINGTON - General Motors' top lawyer came under withering attack from senators Thursday at a hearing investigating the automaker's failure to recall millions of defective small cars for more than a decade.

Sen. Claire McCaskill, D-Mo., chairwoman of the commerce subcommittee on consumer protection, wasted little time before questioning the actions of Michael P. Millikin, GM's general counsel.

Noting that he had been warned several times of potential liability related to the defective switch, which GM has linked to 13 deaths, McCaskill expressed disbelief that he had not been dismissed.

McCaskill turned to GM's chief executive, Mary T. Barra, who also testified at the hearing, and asked her directly why he was not among those employees who have been dismissed. "I respectfully disagree," Barra said. She added that Millikin is a person of "high integrity" and blamed systemic problems within the legal department.

Millikin repeatedly stated that he first learned of the defect the first week of February.

"I wish I had known about it earlier, because I know I would have acted," he said.

The company's legal staff

fought ignition lawsuits for years despite knowing that company engineers and investigators were aware of safety problems and related accidents. In her opening remarks, McCaskill said "the culture of

GM was in its disclosures with the National Highway Traffic Safety Administration. Referring to a report in The New York Times that GM refused to answer certain death investigation letters sent by the agency,

testified, compensation expert Kenneth R. Feinberg told lawmakers that GM had set no limits on what it would pay to people who were injured or killed in cars equipped with defective ignition switches.



Michael Millikin, left, General Motor's general counsel, looks on as Mary Barra, GM's chief executive, testifies before Congress on Capitol Hill in Washington, in April, 2014. In Barra's fourth appearance before Congress, lawmakers are looking beyond why G.M. did not fix defective ignition switches to how it kept accident victims, their families and government officials in the dark.
(Gabriella Demczuk/The New York Times)

lawyering up and Whac-A-Mole" at the Detroit automaker "killed innocent customers of General Motors."

"The failure of this legal department is stunning," McCaskill concluded.

Several senators also focused on how forthright

Sen. Barbara Boxer, D-Calif., said it showed that GM was trying to hide something.

Boxer said she considered it "a cover-up when a manufacturer does not respond fully and accurately" to the safety agency.

Before Millikin and Barra

In his first appearance before lawmakers since being hired by GM, Feinberg said he was committed to a swift and thorough process to compensate victims. "We are authorized to pay as much money as is required," Feinberg testified. □

American who hijacked Cuba jet gets 20 years

CURT ANDERSON

AP Legal Affairs Writer

MIAMI (AP) — An American who returned from Cuba decades after hijacking a jetliner to the communist island was sentenced Thursday to 20 years in U.S. prison but will be eligible for early release on parole, an acknowledgement by prosecutors of the years he spent behind bars in Cuba. U.S. District Judge K. Michael Moore imposed the sentence Thursday on William Potts Jr., 57, for the 1984 hijacking of the Piedmont Airlines flight en route from New York to Miami. Potts pleaded guilty to a kidnapping charge, which was substituted by prosecutors for a previous air piracy charge that would have required Potts to serve a minimum of 20 years.

This way, Potts should get out on parole after serving almost seven years, or one-third of the overall sentence. Assistant U.S. Attorney Maria Medetis said that was the government's way of giving Potts credit for 13 years he served in Cuba — the Combinado del Este Prison near Havana that Potts' lawyer, Robert Berube, described as a "hellhole." "He did an unbelievable amount of time in a very bad place," Berube said. Potts apologized in court and said he is no longer the self-described angry black militant, calling himself "Lt. Spartacus," who claimed in a note to a flight attendant that he planned to blow up the flight unless it was diverted to Cuba. Potts returned to the U.S. last year hoping to resolve the case so he could spend time with his two children, who moved from Cuba to this country earlier. "I changed a long time ago, not just because I'm here before you," Potts told the judge. "I promise you'll never regret this if you give me a chance." Moore, who could have put Potts behind bars for life, said prosecutors made a major concession by filing the reduced charge to give Potts a relatively light sentence. □

Police:

Gang of US bank robbers intended to kill

SCOTT SMITH

Associated Press

STOCKTON, California (AP)

— A gang of U.S. bank robbers who took three women hostage during their getaway attempt and waged a deadly, high-speed gunbattle with police were heavily armed, had ammunition magazines taped or strapped to their bodies and intended to kill, police said Thursday. Two of the robbers were killed Wednesday along with a hostage who police said was used by the only

surviving suspect, 19-year-old Jaime Ramos, as a shield.

"In my over two decades of law enforcement I have never seen or experienced this type of total disregard for human life," Stockton Police Chief Eric Jones said. During the hour-long chase, two of the hostages jumped or were thrown from the stolen SUV. At least one had a gunshot wound. Both were expected to survive.

The drama began when the men held up a Bank

of the West branch and took two bank employees and a customer hostage. It ended in a hail of gunfire after police shot out the tires of the getaway vehicle.

It was not clear whether the hostage who died — the customer — was shot by police or by the robbers. Police said the other robbers, ages 27 and 30, were gang members. Police said that they recovered at least three handguns and an assault rifle.

Fourteen police cars and

many homes along the chase route were peppered with bullets, Jones said. Witnesses said the shootout that brought the episode to a close looked like a war. "It sounded like five minutes of straight gunfire," Sam York told KCRA-TV. When it was all over, the last hostage was found dead in the SUV along with one of the gunmen, police said. A second gunman died later at a hospital. Police did not say how much was taken in the bank robbery. □



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US Financial Front:

American home construction drops 9.3 percent in June



This photo shows new home under construction in the Winthrop sub-division in Riverview, Fla. The Commerce Department reported a dip in U.S. home construction in June on Thursday, July 17, 2014. (AP Photo/Chris O'Meara)

MARTIN CRUTSINGER
AP Economics Writer

WASHINGTON (AP) — U.S. home construction fell in June to the slowest pace

in nine months, a setback to hopes that housing is regaining momentum and will boost economic growth this year.

Construction fell 9.3 percent last month to a seasonally adjusted annual rate of 893,000 homes, the Commerce Department said Thursday. That was the slowest pace since last September and followed a 7.3 percent drop in May, a decline even worse than initially reported.

Applications for building permits, considered a good indicator of future activity, were also down in June, dropping 4.2 percent to a rate of 963,000 after a 5.1 percent decline in May. The worse-than-expected June performance reflected a big drop in activity in the South, where construction plunged by 29.6 percent last month.

Analysts, however, said that the June decline in construction may have been influenced by temporary factors such as heavy rain in parts of the South which could have held back housing starts in that region.

Jennifer Lee, senior economist at BMO, said it was too soon to conclude that the housing recovery

has stalled. "After all, job growth continues, mortgage rates are near their lows for 2014 and home-builder confidence has been increasing," she said in a research note.

The overall weakness reflected a 9 percent fall in construction of single-family homes, the biggest part of the market, and a 9.9 percent drop in construction of apartments and other multi-family units.

All of the June weakness was confined to the South, where about 40 percent of home construction occurs. Construction was up 14.1 percent in the Northeast, 28.1 percent in the Midwest and 2.6 percent in the West.

Home construction has struggled to gain traction

this year, limiting its ability to contribute to economic growth. Part of the weakness reflected an unusually severe winter which hampered construction. But rising home prices, a rise in mortgage rates from historically low levels and tighter lending standards imposed since the financial crisis have also been a barrier, especially for potential first-time buyers.

There still is hope that housing will perform better in the second half of the year although Federal Reserve Chair Janet Yellen told Congress this week that the slowdown in housing is one of the concerns at the Fed and that its forecast for an economic rebound may prove to be too optimistic. □



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US jobless applications drop to 302,000

JOSH BOAK
AP Economics Writer

WASHINGTON (AP) — The number of people seeking U.S. unemployment benefits fell last week, a steady decline that suggests a strengthening job market. Weekly applications for unemployment aid dipped 3,000 to a seasonally adjusted 302,000, the Labor Department said Thursday. The four-week average, a less volatile measure, dropped 3,000 to 309,000, the level since June 2007, about five months before the start of the Great Recession. Applications are

a proxy for layoffs, a sign that they expect economic growth to continue. When businesses are confident enough to keep staff, they are also likely to hire more people. Hiring is at its healthiest clip since the late 1990s and the 6.1 percent unemployment rate is at a 5 1/2-year low. Employers added 288,000 jobs in June, the fifth straight month of job gains above 200,000. The latest report on unemployment benefits "suggests another solid payroll report" with job additions in July, said Jennifer Lee, a senior economist at

BMO Capital Markets. Still, the steady hiring gains have yet to boost wages significantly. Wage growth has barely matched inflation since the recession ended five years ago. But more people with jobs increases the total number of paychecks, which could boost consumer spending and growth. After a sharp contraction in the economy in the first three months of the year, most economists expect growth to return in the April-June quarter and exceed 3 percent at an annual pace in the second half of 2014. □

Keeping a historic ship afloat in Philly

JON HURDLE

© 2014 New York Times

PHILADELPHIA - Once upon a time, it carried princes and potentates across the Atlantic in high style and at great speed.

Then it was towed ignominiously to Ukraine where the partitions and bulkheads that once divided luxurious cabins and glittering

tion of all options for reuse. Conservancy officials say the ship has about 500,000 square feet of usable space that represents both a business opportunity and a means of rescuing the historic vessel, 45 years after losing its trans-Atlantic market to commercial aviation.

Scrapping the ship would

keep the ship afloat.

Goldsmith, a retired construction manager, recalled the high standard of service, food and entertainment for first-class passengers, who saw first-run movies and could listen to several orchestras. He said that he and his brother were required to wear suits and ties at dinner,

\$300 million, depending on the combination of uses, and "seed capital" of about \$15 million will be needed for an initial phase of the project, McSweeney said. Putting the ship back into the cruise market could cost as much as \$1 billion, which is too expensive to contemplate, he added.

He declined to identify the potential developers but said all would move the ship to New York, its former home port, where its commercial potential would be most likely to be realized.

McSweeney said that the conservancy - which bought the ship from Norwegian Cruise Line for \$3 million in 2011 - also considered locating the ship in Miami, Baltimore, Boston and Philadelphia and other cities but that none matched New York.

"New York makes the most sense because the market density is there," he said.

The ship may move to a location in Brooklyn within four to six months if negotiations with the conservancy succeed, according to a person with knowledge of the talks who spoke on condition of anonymity because negotiations are continuing. The person said he was optimistic that a deal would be done, and that the ship would be reborn as a commercial and cultural center.

While the conservancy has considered big-city locations, another team of developers wants to move the ship to Chester, Pennsylvania, a city of about 33,000 people south of Philadelphia. There, the vessel would become a hotel for a casino and could also include restaurants, shops and a museum.

Joe Henwood, a former manufacturer who heads a development team called the Binnacle Group, said the ship's presence in Chester would provide an economic lift for a city with high rates of poverty and crime.

Henwood said he had six to 10 "very, very serious" investors who are ready to back the project. □

17th century French wreck on the move

MICHAEL GRACZYK

Associated Press

BRYAN, Texas (AP) — The remains of a ship belonging to the famed French explorer Rene-Robert Cavelier Sieur de la Salle, which sank off the Texas coast more than three centuries ago, began their final journey Thursday at a museum. It is the last stop in a voyage that began in 1685 with La Salle's ill-fated expedition to find the mouth of the Mississippi River.

The keel and other large structural pieces of the ship La Belle, which have been preserved in a gigantic freeze-dryer at Texas A&M University since 2012, were gingerly loaded onto a truck for the trip to the Bullock Texas State History Museum in Austin. The supply ship was built in 1684 and sank two years later during a storm in the Gulf of Mexico's Matagorda Bay, the first in a series of events that dashed France's hopes of colonizing a piece of the New World now known as Texas. "It's part of Texas and Texas history," said Peter Fix, assistant director of the university's Center for Maritime Archaeology and Conservation. Texas Historical Commission archaeologists found the shipwreck in 1995 in murky water, built a dam around the site and pumped it dry. Researchers dug through mud to retrieve the nearly intact hull and some 700,000 items, including three cases of rifles, plus other guns, swords, a cannon and ammunition, and beads and mirrors intended for trade and tool chests containing hammers and saws.

Archaeologists also found a skeleton, believed to be the remains of a crew member or settler among the 40 or so people aboard. In 2012, the ship pieces were taken to the Texas A&M lab, where the water-logged European oak wood was stored in the world's largest archaeological freeze dryer to safely remove more than 300 years of moisture and keep the wood solid. □



The SS United States in Philadelphia in July, 2014. The SS United States Conservancy is working towards finding a way to redevelop the ship, an ocean liner that once sailed princes and potentates across the Atlantic at record speed but has been rusting on a Philadelphia pier since the mid-1990s.

(Jessica Kourkounis/The New York Times)

ballrooms were torn out to remove acres of asbestos. And since 1996, the steamship United States has been tied to a Delaware River pier beside a South Philadelphia shopping mall, while chunks of paint peel off its black hull and red-and-white funnels.

Now, the 990-foot-long ocean liner that plied the Atlantic from 1952 until 1969 is the focus of what its financially struggling owner, the SS United States Conservancy, says is a final effort to save it from the scrap yard.

Saying the ship could be only months away from being broken up, the conservancy is in talks with three developers about its potential to become a hotel, museum, shopping and restaurant mall, entertainment complex, conference center, educational facility, or some combina-

tion of all options for reuse. Conservancy officials say the ship has about 500,000 square feet of usable space that represents both a business opportunity and a means of rescuing the historic vessel, 45 years after losing its trans-Atlantic market to commercial aviation. Scrapping the ship would

destroy a piece of American social history and an engineering landmark that still holds the record for the fastest trans-Atlantic crossing by an ocean liner, said Susan L. Gibbs, executive director of the conservancy and granddaughter of the ship's designer, William Francis Gibbs.

"There is no other American ocean liner left," she said in an interview. "This is the last one." Gibbs likened the ship to national icons like the Liberty Bell or the Chrysler Building, but said it had somehow failed to seize the public imagination, despite its presence on the National Register of Historic Places.

Henry Goldsmith, who sailed on the ship in 1952 when he was 11 years old, and then again in 1958, said he had given money to the conservancy to help

and passengers dressed smartly even when strolling the decks. "There were no shorts, and no baseball caps," he said.

The ship, which on its maiden voyage in July 1952 set the record of three days, 10 hours and 40 minutes for an eastbound crossing of the Atlantic at an average speed of 44 mph, was built for speed because it was meant to be a troop carrier if needed. The Pentagon paid two-thirds of its \$78 million construction cost.

The high standards of its construction have ensured its structural viability, said Dan McSweeney, managing director of the SS United States Redevelopment Project. He said tests on the hull indicated that its steel retained 92 percent of its integrity.

Redevelopment is expected to cost \$170 million to



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Israel invades Gaza after Hamas rejects truce

KARIN LAUB
IAN DEITCH
Associated Press
GAZA CITY, Gaza Strip (AP)
— Thousands of Israeli soldiers backed by tanks in-

ed and would be carried out on several fronts in the coastal strip.
"Our forces, large ground forces accompanied by massive air force support,

of anonymity in line with briefing regulations. "There is also fire from the sea toward police checkpoints." Residents said the northern Gaza town of Beit Lahiya

Hamas-ruled territory after 10 p.m. Thursday, Israeli spokesman Lt. Col. Peter Lerner said.
While the ultimate scale of Israel's ambition remained unclear, Prime Minister Benjamin Netanyahu had come under growing domestic pressure to ratchet up Israel's response to rocket fire that 10 days of airstrikes had failed to stem. Israel has little stomach for the scale of casualties that a takeover of Gaza would likely entail, but Israeli public opinion appears to be nearly a breaking point over the rockets.
Israel has faced pressure over mounting civilian casualties, especially after at least 13 Palestinian children under the age of 12 were killed by Israeli strikes

in the past two days.
But Netanyahu may be sensing he has a degree of world legitimacy for action after Israel on Wednesday accepted a Egyptian cease-fire proposal which was essentially a return to the status quo ante — and Hamas then rejected it. Similarly, on Thursday, Hamas ended a "humanitarian lull" of several hours by immediately resuming rocket fire.
Thousands of Israeli soldiers had massed on the border with Gaza in recent days, waiting for the order to go in.
Israel had called up 48,000 reserve soldiers, and later Thursday the Cabinet authorized the military to call up 18,000 more, the military said. □



Israeli soldiers smile as they ride on a military vehicle near the Israel-Gaza Border, Thursday, July 17, 2014. Thousands of Israeli soldiers backed by tanks invaded the Gaza Strip on Thursday, a military spokesman said, escalating a 10-day military operation to try to destroy Hamas' weapons arsenal, rocket firing abilities and tunnels used to send militants from the Palestinian territory into Israel.

(AP Photo/Ariel Schalit)

vaded the Gaza Strip on Thursday, a military spokesman said, escalating a 10-day military operation to try to destroy Hamas' weapons arsenal, rocket firing abilities and tunnels used to send militants from the Palestinian territory into Israel.
The high-stakes move was compelled by Israel's growing exasperation over unrelenting rocket fire and followed the collapse of Egyptian-led efforts to broker a cease-fire. It also came after a failed attempt by 13 militants to infiltrate Israel earlier Thursday through a tunnel under the Gaza-Israel border, only to be stopped by an Israeli strike at the mouth of the tunnel.
The military said the first major Israeli ground offensive in Gaza in just over five years was open-end-

naval forces and intelligence, are taking over targets in Gaza, operating against tunnels and terror activists and infrastructure," Israel's chief military spokesman Brig. Gen. Moti Almoz said.
He called on Gaza residents to evacuate areas where the military is operating, warning the "military is operating there with very great force."
Hamas spokesman Fawzi Barhoum said Israel "will pay dearly" for the assault. "Hamas is ready for a confrontation," he said.
An official in the Gaza security operations room reported heavy Israeli tank shelling along Gaza's border areas with Israel since 8 p.m. Thursday.
"All border areas are under fire. There is a tank shell every minute," said the official, speaking on condition

came under heavy Israeli shelling.
"There is the sound of tank shells all the time," said Jamal Abu Samra, 42, a farmer in the area. He said his wife, six children, four brothers and their families were huddling on the ground floor of the family home.
"We don't have power since the afternoon so we are listing to the (battery-operated) radio to hear the news," he said.
He said the Israeli military sent text messages to residents urging them to leave the area. Abu Samra said he and his relatives decided to stay because they felt nowhere in Gaza is safe. "It is better to stay home than move anywhere," he said.
Thousands of soldiers backed by tanks and huge DC9 bulldozers entered the

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Iranian heads on front line of Iraq's fight

**QASSIM ZAHRA
HAMZA HENDAWI
Associated Press**

BAGHDAD (AP) — A powerful Iranian general has emerged as the chief tactician in Iraq's fight against Sunni militants, working on the front lines alongside 120 advisers from his country's Revolutionary Guard to direct Shiite militiamen and government forces in the smallest details of battle,

militia commanders and government officials say. The startlingly hands-on role of Iranian Gen. Ghasem Soleimani points to the extent of the Shiite-led Iraqi government's reliance on its ally Tehran. It also strikes a strong contrast with the more methodical, cautious approach of the United States, Iran's rival for influence in Iraq. Shiite fighters have come to idolize the

Iranians who have moved into the heat of battle alongside them — with two Iranian advisers killed in fighting — while government officials grumble the United States has failed to come to their aid. The Iranian role, however, risks further sharpening the sectarian rifts in the conflict. At a time when the U.S. and others are pressing Iraq's government to reach out

to Sunnis to reduce support for the insurgency, the effective Iranian command of Iraq's defense is likely to further alienate Sunnis, who have long accused Shiite-led Iran of trying to dominate Iraq through its allies here. Soleimani, commander of the elite Revolutionary Guard's Quds Force, is a frequent visitor to multiple battlezones in Iraq, most particularly in Samarra, a city north of Baghdad under siege by Sunni extremists in their march toward the capital. The city is vital to Baghdad's Shiite-led government because it is the location of a revered Shiite shrine that Sunni insurgents have destroyed in the past and are targeting again now. In his frequent stays in Samarra, Soleimani bases himself in the al-Askari shrine, even sleeping in its basement as he coordinates the city's defense, said two Shiite militia commanders who saw him there. On one recent visit, he joined militiamen in group prayers in the shrine, said one of the commanders, who like the other spoke on condition of anonymity because the government has sought to keep the Iranian role behind the scenes.



Fighters with the "Peace Brigades" hold their weapons in their combat positions on the outskirts of Samarra, Iraq. Gen. Ghasem Soleimani, a powerful Iranian general, has emerged as the chief tactician in Iraq's fight against Sunni militants, working on the front lines alongside 120 advisers from his country's Revolutionary Guard to direct Shiite militiamen and government forces in the smallest details of battle, militia commanders and government officials say.

(AP Photo/Loay Hameed)

Heavy rains, landslides hit China, at least 45 die

BEIJING (AP) — Heavy rains and landslides over the past week have killed at least 45 people in southern China and left 21 others missing, the country's Ministry of Civil Affairs and an official said Thursday. Southern China was also bracing for the arrival of Typhoon Rammasun around midday Friday, with wind gusts expected to surpass 140 kilometers per hour (90 mph). The typhoon has left at least 40 dead in the Philippines, where it uprooted trees and downed electrical posts Wednesday. In Sichuan province, a landslide caused dirt and stone to hit a truck and four cars on a highway on Thursday afternoon, killing 11 people and injuring a further 19, according to

an official in the province's Maoxian county, who only gave her surname, Li. The Ministry of Civil Affairs said in a statement that

heavy rains and associated floods and landslides over the past week had killed 34 people and left 21 others missing in seven southern

provinces. The bulk of these deaths and missing persons were in Guizhou and Hunan provinces. The ministry said nearly 9,300 houses had collapsed in the rains, and a further 63,000 houses had been damaged. The rains had also affected 384,000 hectares of crops and caused direct economic losses of 5.2 billion yuan (\$840 million), it said. Chinese state television showed flooding threatening the picturesque tourist town of Fenghuang in Hunan province, with a historic arched bridge barely emerging from floodwaters. The rains reached the capital, Beijing, on Wednesday night and flooded some streets.



Chinese people waded through a flooded street in Changsha in south China's Hunan province. Heavy rains have killed at least 45 people in southern China and a state news agency said many more were still missing Thursday after a landslide.

(AP Photo)

UK judge: IRA letters flawed, but not illegal

LONDON (AP) — A U.K. government policy of issuing letters assuring Irish Republican Army fugitives they weren't wanted by police was flawed, but didn't give criminals a "get out of jail free card," a British judge said Thursday. Justice Heather Hallett said the contentious "comfort letters," a little-known offshoot of the Northern Ireland peace process, "did not amount to an amnesty." The letters came to light after the arrest of John Downey, who was charged with a 1982 bomb attack that killed four soldiers and seven horses in London's Hyde Park. His trial collapsed in February after Downey revealed he had been sent a letter in 2007 telling him — mistakenly — that he wasn't wanted. Amid a public uproar, the government appointed Hallett to investigate the policy. The letters were an offshoot of the 1998 Good Friday agreement, which ended 30 years of bloodshed in Northern Ireland. It allowed for the early release of paramilitary prisoners, but left a question mark over hundreds who had fled, mostly to the Irish Republic. The letters were quietly sent out starting in 2000 as a way of clarifying the status of the "on the runs," or OTRs. About 190 fugitives were sent letters informing them they weren't being sought by police over outstanding crimes. Others had requests for such assurances turned down. Hallett found two cases in addition to Downey's in which letters had been sent in error to people who were in fact wanted. Britain's Conservative-led government has disowned the policy, started under the Labour Party government of Prime Minister Tony Blair. Northern Ireland Secretary Theresa Villiers told the House of Commons on Thursday that "as far as this government is concerned, the OTR scheme is over."

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Some defend founder of Mexican “Gran Familia” shelter

OLGA R. RODRIGUEZ

Associated Press

ZAMORA, Mexico (AP)

— About 500 people marched through this western Mexico City Thursday in support of the embattled but highly regarded founder of a shelter raided amid allegations of sexual and physical abuse and filthy living conditions.

Shelter founder Rosa del Carmen Verduzco, known as “Mama Rosa,” had been taking in children for about 65 years and drew support from the government, philanthropists and intellectuals for her “Gran Familia” group home.

But after a police raid on the refuse-strewn group home Tuesday, residents of the shelter told authorities that some employees beat and raped residents, fed them rotting food or locked them in a tiny “punishment” room.

Verduzco remains hospitalized under police guard as she is treated for diabetes

and blood pressure problems. Eight of her employees also were detained.

“Mama Rosa, we are with you!” read signs carried by

Rosa.”

“She was tough, because if she hadn’t been, she couldn’t have controlled us,” said Ricardo de Jesus



Boys watch television in their room at The Great Family group home, in Zamora, Mexico, Thursday, July 17, 2014. After a police raid on the refuse-strewn group home Tuesday, residents of the shelter told authorities that some employees beat residents, fed them rotting food or locked them in a tiny “punishment” room. Shelter residents were still being kept at the home while officials look for places to transfer them.

(AP Photo/Rebecca Blackwell)

the marchers, most of who wore white T-shirts emblazoned with the slogan “I, too, am a child of Mama

Verduzco, 32, who lived at the home between the ages of 6 and 24. He now lives outside the shelter and

works as a security guard. Like many shelter residents, Verduzco took or was formally given Mama Rosa’s surname, Verduzco. “She gave me an opportunity to study, she gave me tools to survive in life,” said Verduzco. He told of trips to movies, the beach and restaurants, saying they were always supervised.

A very different view of the founder could be seen outside the group home, where a garbage truck finished hauling away an estimated 20 tons of trash from what Mexican authorities said was an insect-infested compound that had housed around 600 adults and children, often against their will. Some relatives said Mama Rosa had refused to release their loved

ones unless they paid thousands of dollars.

Shelter residents were still being kept at the home while officials look for places to transfer them.

Federal authorities said they were ensuring that the residents were being fed properly, and youngsters were also being checked by doctors.

Police and soldiers standing guard outside let small groups of relatives in for brief visits. For some families, it was their first time inside in months.

Maria Valdivia Vasquez, 65, waited to be allowed in for a brief visit with her 17-year-old grandson, Jose Antonio Martinez. She said his mother sent him to the home a decade ago because of behavioral problems. □

Afghans begin audit of presidential election

MATTHEW ROSENBERG

© 2014 New York Times

KABUL, Afghanistan - Afghan election workers on Thursday began auditing the votes cast in last month’s presidential election runoff, monitored by U.S. and U.N. observers.

The audit of almost 8 million ballots cast in the June 14 runoff was part of a deal brokered last weekend by Secretary of State John Kerry to ease a dispute between the two candidates, Abdullah Abdullah and Ashraf Ghani Ahmadzai, that had threatened to fracture Afghanistan’s government only months before the NATO-led combat mission here is to formally end. Abdullah and Ahmadzai also agreed to

enact broad changes to Afghanistan’s system of government in the coming years.

But first the audit must determine who will actually be Afghanistan’s next president. It is a huge undertaking that it is expected to take anywhere from three to six weeks and, officials cautioned, will inevitably run into snags along the way.

Increasing the international presence here to handle the large of volume of votes to be audited has proved a challenge. Many of the roughly 30 foreign observers who took part in Thursday’s initial auditing session were U.N. officials and U.S. development experts who had been pulled

off other projects. Another 70 observers are being flown in from Europe and the United States, and they should be in place by next week, officials said.

The U.S.-led military coalition is also helping out, flying ballot boxes from across Afghanistan to Kabul so they can be audited. The Islamic holy month of Ramadan, when observant Muslims fast throughout the day, has further complicated the audit. With sunrise coming before 5 a.m., and sunset not taking place until after 7 p.m., many Afghans are eating a single meal at the end of the day. For them, working a full eight hours is becoming an increasing challenge as the month progresses. □

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Bolivia on verge of legalizing work from age 10

PAOLA FLORES
Associated Press

EL ALTO, Bolivia (AP) — Alicia weaves through El Alto's stalled traffic under a blazing sun, hawking colorful woven flowers to grumpy drivers and lovers. With luck, the 12-year-old and her mother will together muster \$18 by day's end, all the while keeping watch over her younger brother and sister, ages 8 and 6.

"It is difficult for my mother to sell alone because she has to look after my siblings," said Alicia, who normally goes to school in the afternoon but is using her vacation to help her mother by working the entire day. As her siblings sleep, her mother knits the flowers that Alicia sells.

While most of the world is trying to diminish child labor, Bolivia is on the verge of becoming the first nation to legalize it from age 10. Congress has approved the proposal and all that's now required is President Evo Morales' signature.

The bill's sponsors say lowering the minimum work

age from 14 simply acknowledges a reality: Many poor families in Bolivia have no other choice than for their kids to work. The bill offers working children safeguards, they say. "Child labor already exists in Bolivia and it's difficult to fight it. Rather than persecute it, we want to protect the rights and guarantee the labor security of children," said Sen. Adolfo

Mendoza, one of the bill's sponsors.

Under the legislation, 10-year-olds will be able to work as long as they are under parental supervision and also attend school. It sets 12 as the minimum age for a child to work under contract. They also would have to attend school.

"To eliminate work for boys and girls would be like eliminating people's social

conscience," Morales said in December in support of unionized young workers who marched on Congress to prevent it from ratifying a bottom-end work age of 14.

"The president gave us his support. He also worked as a boy, herding llamas," Rodrigo Medrano, head of the Union of Boy, Girl and Adolescent Workers, told The Associated Press. He

said there is no alternative in a society where half the population is poor.

Jo Becker, the children's rights advocacy director at New York-based Human Rights Watch, disagrees.

"Bolivia's move is out of step with the rest of the world," she said. "Child labor may be seen as a short-term solution to economic hardship, but is actually a cause of poverty." Becker said people who start work as children end up with less education and lower earnings as adults. They are then more likely to send their own children to work, perpetuating the cycle of poverty.

Bolivia should instead invest in ways to lift families out of poverty, she said. It already does in a limited way, paying a per-child subsidy of \$28 a year to families whose children attend school.

Carmen Moreno, an International Labor Organization official working to reduce child labor, said Bolivia's law contravenes a U.N. convention designating 14 as the minimum work age.

It also runs against the regional current. Mexico has set age 15 as the minimum and Chile age 16, Moreno said.

The U.N. agency says child labor is down one-third globally since 2000, with Latin America and the Caribbean together accounting now for just 13 million of the planet's estimated 168 million working children.

A 2008 study done by the ILO and Bolivian government found that 850,000 children ages 5 to 17 were working in Bolivia, roughly half in the countryside and half in the cities. Nearly nine in 10 were in the worst kinds of jobs, including sugar cane harvesting and underground mining, a proven life-shortener.

More recent statistics are lacking, but it's estimated that 1 million Bolivian children work regularly, accounting for 15 percent of the workforce. They toil in textiles, on farms and as street vendors, coca leaf pickers and porters at markets. □



Abigail, 11, sells pastries on a street in El Alto, Bolivia. While most of the rest of the world is trying to diminish child labor, Bolivia is on the verge of becoming the first nation legalize it from age 10. Under the legislation, 10-year-olds can work as long as they are under parental supervision and also attend school.
(AP Photo/Juan Karita)

UN chief urges solution on Dominican citizenship

EZEQUIEL LOPEZ
Associated Press

SANTO DOMINGO, Dominican Republic (AP) — U.N. Secretary-General Ban Ki-moon urged Dominican legislators this week to find a humanitarian solution to a fiercely debated court decision that could render thousands of people of Haitian descent stateless. Ban spoke to the Caribbean country's bicameral legislature a day after meeting with President Danilo Medina.

"It won't be easy," he said. "This requires compromise and tough consultations. It requires your compassion as human beings and as leaders of this country."

The Dominican Republic recently passed a law that would create a path to citizenship for the descendants of tens of thousands of migrants who came from neighboring Haiti. But human rights groups have said the law will likely ex-

clude the majority of people born in the Dominican Republic to migrants, leaving them essentially stateless.

Ban asked that legislators keep working to protect

Some lawmakers bristled at Ban's comments.

"He thinks Dominican nationality belongs to the Haitians who claim they were born here," legislator Vinicio Castillo said, calling

government is trying to control a serious migration problem.

"It's not true that we discriminate against Haitian citizens because of their race or color, and because of nationality issues," Pared said.

He said the United Nations should help strengthen security at the Dominican Republic's border with Haiti. Before leaving the country, Ban later met with local U.N. officials and with a group that runs a literacy program for adults.

The U.N. chief came to the Dominican Republic after a stop in Haiti, where he launched a program to help improve sanitation and combat cholera. Some people in Haiti criticized Ban's visit, noting many blame U.N. peacekeepers for introducing the disease that has killed more than 8,500 people and sickened about 700,000 in the impoverished country. □



U.N. Secretary General Ban Ki-moon addresses Congress as Senate President Reinaldo Pared looks on in Santo Domingo, Dominican Republic. Ban asked legislators to work toward preventing Dominicans of Haitian descent from being denied Dominican citizenship.
(AP Photo/Ezequiel Abiu Lopez)

the rights of all people and prevent what he called "the privatization of nationality."

the speech interference in Dominican affairs. Reinaldo Pared, president of the Senate, said the



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PALM BEACH - Wine Artist Clive Faustin welcomed champagne lovers to Lounge Rouge at Texas de Brazil for the relaunch of Taittinger Champagne, a 2014 FIFA sponsor. The group of distinguished bankers, doctors, and hospitality professionals enjoyed a unique tasting of three distinctly different champagnes, conducted

by Faustin and his crew at Romar Trading Company, assisted by Ruchen Coffie, a member of Texas de Brazil management. Faustin led the enthusiastic group through the exquisite tasting experience of Taittinger, a French wine family producing bubbly since 1734. Three different kinds were poured including the nicely chilled house

Blanc de Blanc produced only in great vintage years and intended as the ultimate expression of the Taittinger champagne experience. Romar Trading Company currently offers the three champagnes at a special price, which

helped to mark the conclusion of the 2014 FIFA World Cup Games on a festive note. Pictured here Taittinger the official Champagne of the World Cup and Romar Trading Company, entertain invitees at Lounge Rouge. □

Real Island Life: Notes From A Day On Aruba!

PALM BEACH - First of all, I like to welcome you to my island in the sun. Aruba's weather is always so predictable (hot and windy) and that might be the main reason you decided to come visit us. Of course besides the sun there is much more like: beaches, restaurants, shopping, gambling, activities and more. Talking about all those fun things to do here, if you live on the island full time, and work every day, you might forget that we truly live in a paradise. Of course on your off day you might go swimming or drive around but it is after a few more days at home when you start realizing how beautiful our island really is. So I took some time to "smell the ocean breeze"..... I truly think that all locals should do so, once in a while, to appreciate where



we live and what we have. Enjoy breakfast outside in your patio or yard. Breathe in and out.... Let it sink in a little. No rush and no hurry. Take time to enjoy your fresh squeezed lemon juice from your backyard trees with a fish omelet (left over's from last night's incredible catch of the day). Grab an ice cooler, fill it up with anything you like to drink cold, and start driving. Of course you can get in an air-conditioned car, but also nice for the ex-

perience are the open-air jeeps. In that case all you need is to protect yourself with sun block because our sun is really strong! Packed with a towel and the ice cooler I started driving along the coast line. Never realized how many different shades of blue really exist in the ocean. I counted at least 9 different types of blues-just like you see in famous movies like the "blue lagoon". First stop was the famous Charlie's Bar in San Nico-

laas Main Street. Generation after generation of Charlie's have been running this cozy place, where you can spend hours looking around and identifying all the things visiting tourists have left behind to personalize the bar, like baseball caps, business cards, license plates and of course weird kind of souvenirs. Go check it out yourself.... Up to Baby Beach and Rogers beach. These are the places locals go. This is where we teach our kids

to swim. Calm and shallow waters, lots of space to lie out and catch some sun. If you pick a spot close to the Snack Container where they sell burger and refreshments you can enjoy 24-7 "golden oldies". Music you grew up with..... After a few hours of "vegging" on the beach staring at the turquoise ocean and listening to the birds that fly by and walk around it is time to get some food. Zeerovers in Savaneta is the place to go. Simple, clean and oh so good! The freshest fish on the island, brought in directly by our

local fisherman. You order by the piece and or pound and as little or as much as you want. The price for fish and chips is so good that you for sure would ask: "is that all"? No fancy dinner ware, just plain easy simple plastic but I promise you that you will be licking your fingers while enjoying a few drinks and the best sunset on the island, island style..... You see now that a day in Aruba can fly by as long as you have fun enjoy every moment of it. Yes, you are and I live in PARADISE!!!!



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Savino Family Honored by ATA



EAGLE BEACH - Recently the Aruba Tourism Authority had the great pleasure of honoring a very nice couple as Distinguished Visitors to Aruba.

The symbolic honorary title is presented in the name of the Minister of Tourism as a token of appreciation to guests who visit Aruba for 10-to-19 consecutive years. The honorees were Mr. Dominick and Mrs. Kayle Savino of Ronkonkoma,

New York. Dominick and Kayle are on vacation with their beautiful daughter Stephanie and they love Aruba very much because of the friendly people, the weather, beaches, restaurants, and being on Aruba is like being home for them. The certificates were presented by Mr. Ernest Giel representing the Aruba Tourism Authority together with Ms. Nelida Rodriguez, from the Savinos' host resort. □

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Game 5 AWG 750	Game 11 AWG 10.000
Game 6 AWG 1500	

At Caribbean Palm Village Resort; Henrica Tromp Honored as Employee of the Second Quarter



NOORD - Each quarter, members of management and members of staff get together at Caribbean Palm Village Resort in the early morning hours, just before the beginning of the work day, to celebrate achievement over snacks and refreshments.

The gathering is always marked by informal presentations of merit certificates, by handshakes, applause

and pats on backs, as Interim General Manager Astrid Muller and Human Resources Manager Mary Werleman single out high achievers and top performers, also recounting incidences in which employees went the extra mile, for an award by that name.

To celebrate the conclusion of the second quarter Elsa Croes, Yahaira Kuiperi, Sadia Futa, Kenjah How-

ell, Carlos Henao, Rafael Ramirez, Gregory Sanchez and Cedric Tromp, received An Extra Mile certificate in appreciation of their excellent conduct, and Henrica Tromp outshone all others as Employee of the Quarter when she was nominated with Alicia Ras, Mislady Fingal, Gwendolyn Correa and Edgar Bustillo, for the coveted title, says Mary Werleman, Human Resources Manager. □

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Tiger Woods of the US celebrates after a birdie on the 11th hole during the first day of the British Open Golf championship at the Royal Liverpool golf club, Hoylake, England, Thursday July 17, 2014. Associated Press

McIlroy and Woods deliver at British Open

DOUG FERGUSON

AP Sports Writer

HOYLAK, England (AP)

— Rory McIlroy had everything go his way Thursday in the British Open.

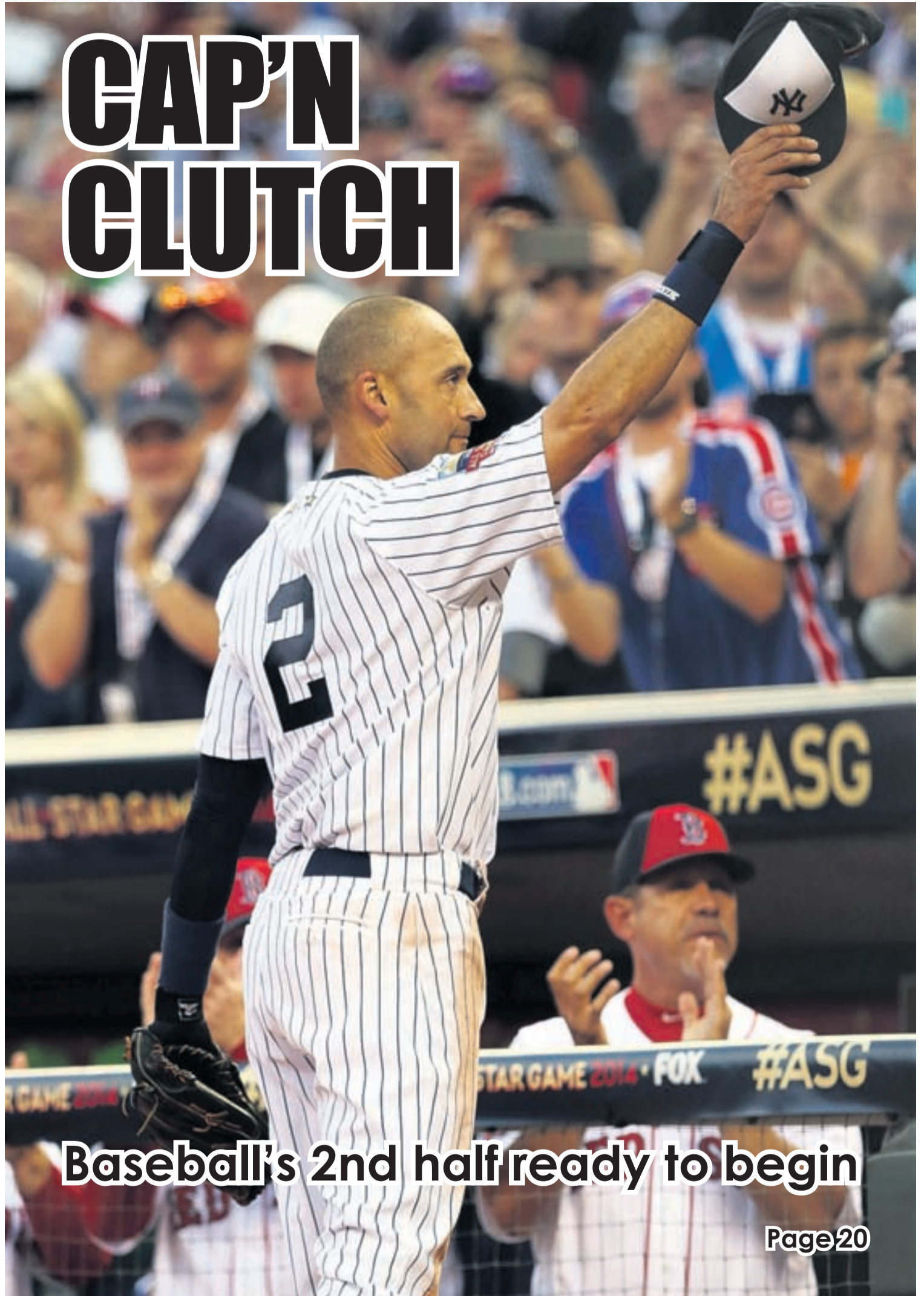
A lovely summer day in England with abundant sunshine and minimal wind allowed him to attack Royal Liverpool. He made half his six birdies on the par 5s and kept bogeys off his card. And on the day Tiger Woods made a promising return, McIlroy took the lead with a 6-under 66, his best score in nearly two years at a major.

Now if he can only find a way to get to the weekend.

McIlroy either set himself up for a good run at the claret jug or another dose of Friday failures. In what already has been an unusual year for golf, no trend is more mysterious than Boy Wonder going from awesome to awful overnight. Six times in his last eight tournaments, he has had a nine-hole score of 40 or higher on Friday that has taken him out of the mix.

Continued on Page 19

CAP'N CLUTCH



Baseball's 2nd half ready to begin

Page 20

American League shortstop Derek Jeter, of the New York Yankees, waves as he is taken out of the game in the top of the fourth inning of the MLB All-Star baseball game, Tuesday, July 15, 2014, in Minneapolis. Associated Press

Marathon Classic Laura Diaz shoots 62 to lead by 4

SYLVANIA, Ohio (AP) — Laura Diaz, winless in the past 12 years on the U.S. LPGA Tour, shot a 9-under 62 for a four-stroke lead after the opening round of the Marathon Classic on Thursday.

U.S. Open champion Michelle Wie shot a 2-over 73, 2008 Marathon winner Paula Creamer was at 72 along with another perennial contender at Highland Meadows, Morgan Pressel.

The defending champion, Spain's Beatriz Recari, and the world's No. 1-ranked player, Stacy Lewis, a Toledo native, were well down the list at 1 under.

"I definitely didn't have my best out there," Lewis said.

Diaz certainly did.

"I'm very happy to shoot 62; I would be lying if I said I wasn't," she said. "It's nice to get a good feeling after round one. To see the ball going in the hole, I think that's always a boost."

Despite being winless in

the past 12 years on the LPGA Tour, she stunned the field by birdieing her first five holes in a round that included nine birdies and no bogeys. She made a 30-footer on her fifth hole, the 14th. Then she stepped back and enjoyed the moment.

"I kind of chuckled to myself — well, out loud," she said.

She had a chance at tying her career best of six consecutive birdies, but missed a 7-footer on the next hole. She added four more birdies the rest of the way to grab the big lead. Diaz, who won twice in 2002 and played on four U.S. Solheim Cup teams, has cut back on her competitive schedule in recent years while raising her two young children with her husband, Kevin Diaz.

She hasn't finished inside the top 25 in a tour event since 2010. But she has regained a bit of her touch the past two outings, tying for 49th at the U.S. Women's Open at Pinehurst



Laura Diaz watches her approach shot on the seventh hole during the first round of the Marathon Classic LPGA golf tournament at Highland Meadows Golf Club in Sylvania, Ohio, Thursday, July 17, 2014.
Associated Press

and then tying for 64th in Arkansas the following week. She then took off a few weeks to stay at home, watching her 8-year-old son Cooper's swim meets.

Daughter Lily, 4, hit the road with mom this week. "I've been playing better this year than I've played in the last four years, but I'm still not where I would like to be," she said. "But it's going in the right direction."

Sharing second were second-year pro out of LSU Austin Ernst and Lee-Ann

Pace, a South African who has won eight times on the Ladies European Tour.

Leading the group of six players at 67 were Mo Martin and Lydia Ko.

Martin stole the show at last week's Women's British Open by capturing her first victory.

She is still basking in the afterglow of that momentous win. "I'm pretty tired and it still kind of feels like a dream," she said. "I was joking around with the trainers, saying, 'Can you massage here? Because

my face hurts a little bit from smiling.'"

Ko is a two-time winner of the Canadian Women's Open while an amateur who has already notched her first pro win this year on tour. Joining Martin and Ko at 4 under were Katie Burnett, Mariajo Uribe, Lindsey Wright and Marissa Steen.

At 68 were 2012 Marathon winner So Yeon Ryu, Ai Miyazato, Julieta Granada, Ohio State grad Emma Jandel, Kelly Tan, Rebecca Lee-Bentham and Paola Moreno. □

NBA great Bill Russell collapses during speech

INCLINE VILLAGE, Nevada (AP) — NBA Hall of Famer Bill Russell was OK after collapsing during a speaking engagement near Lake Tahoe on Thursday, the Boston Celtics said.

Team spokesman Brian Olive said the 80-year-old Russell felt faint after the morning fall at the Hyatt Regency resort in Incline Village, Nevada, but was planning on returning home to Seattle that evening.

Witness Michael Rooney told The Associated Press that Russell was telling a story about Wilt Chamberlain to a roomful of Konica Minolta employees when he started to sway at the podium and fell backward.

Russell seemed to be conscious as hotel personnel and first responders came to his aid, Rooney said. The meeting was cut short and attendees left.

Russell, a five-time NBA MVP, is considered one of the best play-



IN this Feb. 16, 2013, file photo, former Boston Celtics' Bill Russell watches the NBA All-Star Saturday Night basketball competition in Houston.
Associated Press

ers in basketball history.

He won 11 championships in 13 years as a center with the Celtics. As a player-coach for the last two, he was the first black head coach in a major U.S. pro sport. He was inducted into the Hall of Fame in 1975, was awarded the Presidential Medal of Freedom in 2010, and was honored last year with a statue outside Boston's City Hall.

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British Open

Continued from Page 17

"It's not like I've shot good scores in first rounds and haven't backed them up before," McIlroy said. "I'm used to doing that. I just haven't done it recently. We'll see what tomorrow brings and what weather it is and try and handle it as best I can."

"Hopefully," he said, "it's just one of those things and I'm able to turn it around tomorrow."

Woods also would like to keep moving in the right direction. He got off to a troubling start with two quick bogeys, nearly made another one on the fourth hole, and then looked like a 14-time major champion when he ran off five birdies in six holes toward the end of his round for a 69.

Not bad for guy who had back surgery March 31, who started taking full swings only a month ago and who had not played in a major in 11 months.

"It felt good to be back out there competing again," Woods said.

Such pristine weather — how long it lasts is the big unknown — gave just about everyone a chance to score. Matteo Manasse-ro broke par in The Open for the first time since he was a 16-year-old amateur. He began his round by hitting into a pot bunker, blasting out to the fairway and holing out from 160 yards for birdie. He made five birdies on the back nine, three on the par 5s.

That made him low Italian — barely.

Francesco Molinari and

Edoardo Molinari have games that are nothing alike, though they shot the same score. They were in a large group at 68 along with Jim Furyk, Sergio Garcia, Brooks Koepka, Shane Lowry and Adam Scott.

Scott stands out as the No. 1 player in the world, and because he was the only player in the top 10 who played in the afternoon when the wind made Hoylake tougher. Scott went out in 31 and was slowed only by two bogeys on the back nine. Even in tame conditions, the British Open can mete out punishment — to players, to spectators and even a golf club.

Phil Mickelson was trying to get back to even par when he hooked his approach to the 18th beyond the out-of-bounds stakes down the right side of the hole and had to scramble for a bogey and a 74. He hasn't broken par at a major since winning at Muirfield last summer.

That still doesn't top the bad day of Ernie Els. His opening tee shot hit a spectator in the face, and the sight of so much blood shook the Big Easy. When he got to the green, he missed a 1-foot putt, and then carelessly tried to back-hand the next one into the hole and missed that one. The triple bogey sent him to a 79.

Henrik Stenson knocked a 30-foot birdie putt off the 12th green and made double bogey, and then took two hacks out of the shin-high grass left of the 17th fairway. Walking to his



Rory McIlroy of Northern Ireland watches his shot off the 4th tee during the first day of the British Open Golf championship at the Royal Liverpool golf club, Hoylake, England, Thursday July 17, 2014.
Associated Press

next shot, he snapped his gap wedge over his thigh like a baseball player — Bo Jackson comes to mind — who had just struck out with the bases loaded.

Through all this activity, two names came to the forefront — McIlroy and Woods, both trying to restore their games from different circumstances.

McIlroy's only victory this year was at the BMW PGA Championship, where he started his week by breaking off his engagement with Caroline Wozniacki. He could have had more chances to win except for that 40 on the front nine at Quail Hollow, the 42 on the front nine at The Play-

ers Championship and the 43 on the back nine at the Memorial.

He met with Jack Nicklaus, and the topic of his freaky Fridays came up.

"I didn't mention it to him," McIlroy said. "He mentioned it to me — 'How the hell can you shoot 63 and then 78?' No, I think what we talked about was just holding a round together. And he was never afraid to make a change in the middle of the round ... to get it back on track."

The trick for McIlroy is to not get derailed in the second round.

For the year, he is 55-under par in the first round and 15-over par in the second

round.

Woods gave a light fist pump when he rolled in a 30-foot putt from just off the green on No. 11. He then hit a beautiful approach to 6 feet for birdie on the 12th.

That put him under par in a tournament for the first time since March 9, the final round of Doral. OK, the sample size is small — that was the last tournament he played until returning to Congressional three weeks ago after back surgery.

Even so, he was playing with such rhythm late in his round that he might have wanted to keep going. That makes Friday a big day for Woods, too. □

After All-Star party, baseball gets back to work

By JAY COHEN
AP Sports Writer

Sure, it was great for a couple days. The cheers for Derek Jeter. The power of Giancarlo Stanton. The excellence of Mike Trout in the American League's 5-3 victory.

Baseball's All-Star party in the Twin Cities was a long series of smiles for players and fans. But the break is over now, and the real fun begins Friday night.

Heading into the second half of the season, there are all sorts of compelling stories from coast to coast. It could be one fun summer in California, where Oakland begins the week-end with the best record in the majors, and the Giants, Angels and Dodgers are in prime playoff position. The trade deadline is in two weeks, and the recovery of several key injured players could dramatically affect a couple of divisions.

The A's bearded collection of shaggy misfits and stars is looking for the franchise's first World Series title in 25 years. Sensing an opportunity, general manager Billy Beane got an early jump on the deadline when he acquired pitchers Jeff Samardzija and Jason Hammel in a deal with the Chicago Cubs on July 4.

The blockbuster trade created an awkward scene at the All-Star game, where Samardzija was introduced with the NL reserves and then joined his new teammates in the AL dugout.

"I'm really excited to just put all this to rest now and the sideshow that's hap-



Oakland Athletics starting pitcher Jeff Samardzija throws in the fifth inning of a baseball game against the Seattle Mariners, Friday, July 11, 2014, in Seattle.

pened right in the middle of all this," Samardzija said. "It was a great opportunity to get to know these guys more. I flew out here with them. I'm excited."

There will be no such problem for any other players on the move this month. Boston pitcher Jake Peavy, Philadelphia second baseman Chase Utley, San Diego closer Huston Street and New York Mets right-hander Bartolo Colon are thought to be on the market as contenders shop for that missing piece that could pay off into October. "I guess there's a possibility for anything, but at this point I love playing in Philadelphia," said Utley, who could veto any deal.

Jeter was warmly greeted everywhere he went this week, and the Yankee captain contributed two hits to the AL All-Star win. Any chance of his final season ending in the playoffs likely depends on the return of rookie ace Masahiro Tanaka, who is out with a partially torn ligament in his right elbow. He is going through a six-week rehab program but season-ending surgery is an option. Michael Pineda also could return from a back injury to New York's battered rotation.

The Bronx is one of many spots where health is an issue for the stretch run.

The recovery of Reds slugers Joey Votto (strained

muscle above left knee) and Brandon Phillips (left thumb) and indispensable Cardinals catcher Yadier Molina (right thumb) could affect the bunched NL Central. The Pirates could get starting pitcher Gerrit Cole (tight lat muscle) in the first few weeks after the break. "We know what we're capable of doing, and we're going to play like we've been there before, like we've done it before," said slugger Andrew McCutchen, hoping to lead Pittsburgh back to the playoffs for the second straight year. "That's what we've got to look forward to."

The strained right quadriceps of Toronto's Edwin En-

carnacion and ailing back of Detroit's Victor Martinez also bears watching. Atlanta, which is battling Washington for the top spot in the NL East, could get a lift from the return of Evan Gattis after the catcher was sidelined by a bulging disk in his back.

Beyond the standings, the races for the individual honors will come into focus. Trout could add the AL MVP award to his one from the All-Star game, especially if the Angels can run down the A's in the competitive AL West. Shortstop Troy Tulowitzki is among the favorites for the NL award, but he could be hurt by the Rockies' poor play.

The NL Cy Young Award features an interesting duel between Clayton Kershaw of the Dodgers and Adam Wainwright of the Cardinals.

Trying for a repeat, Kershaw had a 41-inning scoreless streak that ended last week and carried a 1.78 ERA into the break. But Wainwright is 12-4 with a 1.83 ERA in 138 innings, compared to 96 1-3 for Kershaw, who missed all of April with a back problem. White Sox first baseman Jose Abreu, the overwhelming favorite for AL Rookie of the Year with Tanaka on the shelf, could become baseball's first rookie home run king since Mark McGwire with the Athletics in 1987.

"He's continuing to make adjustments with what other teams are trying to do to him," White Sox manager Robin Ventura said last month, "and when he hits it on the barrel it goes a long way."

MLB appoints Billy Bean consultant for inclusion

By DAVE CAMPBELL
AP Sports Writer

MINNEAPOLIS (AP) -- The burden of being gay became too great for Billy Bean to bear during his playing career, so he quit rather than seek support for his secret. Nearly two decades later, part of Bean's new job will be to help keep someone else from

making the same decision. Major League Baseball has appointed Bean, who came out as gay after leaving the game, to serve as a consultant in guiding the sport toward greater respect, awareness and equality for the gay, lesbian, bisexual and transgender community.

Commissioner Bud Selig

made the announcement Tuesday before the All-Star game. Bean's title will be "Ambassador for Inclusion," designed to provide guidance and training around the major and minor leagues while encouraging compliance with the joint MLB-MLB Players Association workplace code of conduct.



Former major league outfielder Billy Bean, left, Lutha Burke and Baseball Commissioner Bud Selig, right, look on during a news conference at baseball's All-Star game, Tuesday, July 15, 2014, in Minneapolis. Associated Press

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CBS won't dictate use of Redskins name on the air

McManus said the coverage will feature a super high-definition camera suspended on a wire over the sideline and goal lines and at least one player from each team will be miked for quick turnaround video on a big play or touchdown. A former NFL referee will work as a rules analyst in the booth, and the games will get a new graphics package and theme music.

Goodell was asked about the NFL returning to Los Angeles, which has been without a team since the 1990s, when the Rams and Raiders departed.

He said the key was having a stadium that can be competitive with the league's newer stadiums, including the latest in Santa Clara, California.

"We would like to do that here," Goodell said. "Opportunities are starting to develop."

Robert Kraft, owner of the New England Patriots and chairman of the league's broadcast committee, said the league's owners are concerned about not having a team in Los Angeles, the nation's second-largest market.

"A whole generation of fans have grown up without a team to root for," he said. "We want young people to be branded to a team. We want to have at least one if not two teams in downtown Los Angeles. The most important thing is to have the right facility. If you don't have something really compelling, then you won't have people here all the time."

The NFL will play three regular-season games in London, where it has been well received in the past.

"I would also believe we should have a franchise in London before the de-

By **BETH HARRIS**

AP Sports Writer

BEVERLY HILLS, Calif. (AP)

-- CBS won't dictate to its announcers whether or not to use the nickname of Washington's NFL franchise during televised games this season.

CBS Sports chairman Sean McManus said Thursday he hasn't told on-air talent such as Jim Nantz and Phil Simms what to say regarding the controversy surrounding the Redskins' name.

"We don't tell our announcers what to say about any topic," McManus told the summer TV critics' meeting.

"That is true about team names also. We haven't made any specific plans as far as the name. We're looking at it, but right now we don't have any change in our plan."

NFL Commissioner Roger Goodell added, "We don't dictate to our broadcast partners how they cover the game. That's their decision."

Washington owner Dan



Snyder has vowed not to change the name, but is facing unprecedented opposition from those who consider it a racial slur.

CBS is launching Thursday night coverage of NFL games this fall in a one-year agreement with the league. CBS will air eight games that also will be si-

mulcast on NFL Network, which will televise eight games in the run-up to the playoffs. The mix of games will include 14 on Thursday nights and two late-season games on Saturday. The schedule kicks off Sept. 11 with Pittsburgh at Baltimore. The full slate of 16 regular-season games will be pro-

duced by CBS with its lead broadcasters and production team, including Nantz and Simms, on all Thursday night games.

NFL Network hosts and analysts will be featured in the pregame, halftime and postgame shows along with CBS Sports announcers.

Germany top of FIFA rankings after World Cup win

ZURICH (AP) — Germany climbed to the top of the FIFA rankings on Thursday after winning the World Cup for the first time in 24 years, while several European rivals paid the price for their dismal performances in Brazil.

Germany, which beat Argentina 1-0 on Sunday to win a fourth World Cup, replaced deposed champion Spain in first place. Argentina jumped three

places into second in the rankings, while the Netherlands soared 12 spots into third after beating host Brazil to clinch third place.

Reaching the quarterfinals took Colombia to fourth and Belgium to fifth in FIFA's monthly rankings, which take into account all 64 World Cup matches.

Spain's title defense surprisingly ended in the group stage, and the team has dropped to eighth place. First-round exits also led



Germany's Bastian Schweinsteiger celebrates with the trophy after the World Cup final soccer match between Germany and Argentina at the Maracana Stadium in Rio de Janeiro, Brazil, Sunday, July 13, 2014.

Associated Press

to Portugal going down seven places to 11th, Italy dropping five to 14th and England plummeting 10 spots to 20th.

The United States fell two

places to 15th despite reaching the round of 16 where they lost to Belgium. The Americans were overtaken by the Dutch, Chile and France.

Kristoff wins 12th Tour stage, Nibali keeps lead

JAMEY KEATEN
Associated Press

SAINT-ETIENNE, France (AP)

— Alexander Kristoff of Norway, in a solo show of opportunistic racing, won the 12th stage of the Tour de France in a sprint as Vincenzo Nibali kept the yellow jersey for a 10th day on Thursday.

After hitching a ride behind the back wheel of Italian sprinter Matteo Trentin, Kristoff powered out of the barreling pack and beat Peter Sagan of Slovakia, who was second, by nearly a bike length, while Arnaud Demare of France was third. The pack overtook a pair of breakaway riders with less than seven kilometers to go.

Kristoff, who won the Milan-San Remo race this year, pointed his fingers skyward and shouted as he crossed the line — pretty much without any of his Katusha teammates: Sagan's Cannondale team and Giant-Shimano took turns leading

the pack at the end. But Kristoff timed his burst perfectly.

"I won, finally, and I am really happy," Kristoff said of his first Tour stage win, adding he had been second in two previous sprints. "It was time to win."

"In Norway, there was a lot of pressure on me: I am the only Norwegian this year!" Kristoff paced himself without two big rivals: Giant-Shimano rider Marcel Kittel, who has won three stages, was dropped earlier in the ride along four small- and medium-sized climbs, while German countryman Andre Greipel, who won Stage 6, crashed within the last few kilometers.

"I went at just the right time," said Kristoff, adding he had no idea the two Germans were out of contention for the stage win. "I was just thinking about myself."

The mostly flat 185.5-kilometer (115.5-mile) course from Bourg-en-Bresse to



Norway's Alexander Kristoff, center left, crosses the finish line ahead of Peter Sagan of Slovakia, second right, and France's Arnaud Demare, right, to win the twelfth stage of the Tour de France cycling race over 185.5 kilometers (115.3 miles) with start in Bourg-en-Bresse and finish in Saint-Etienne, France, Thursday, July 17, 2014.

Associated Press

Saint-Etienne in southeastern France was well suited for a possible sprint finish. The top standings didn't change. Nibali leads Richie Porte of Australia by 2 minutes, 23 seconds, and Alejandro Valverde of Spain was third, 2:47 back. Nibali is looking to become the first Italian to win the Tour since the late Marco Pan-

tani in 1998.

American rider Andrew Talansky pulled out before the stage due to severe back pain from previous crashes. The Garmin-Sharp leader who won the Criterium du Dauphine last month rode for several hours with excruciating back pain on Wednesday, when he finished last on

the 11th stage.

The pack now faces two days in the Alps — which are getting relatively short shrift this year — even if both stages feature uphill finishes that are likely to shake up the top standings. Friday's relatively long Stage 13 will also put riders' legs under the most strain so far. □

APNewsBreak: Armstrong met cycling doping panel

JIM VERTUNO
AP Sports Writer

AUSTIN, Texas (AP)

— Lance Armstrong talked for several hours with cycling investigators about doping in the sport's past, said an attorney for the American who was stripped of his seven Tour de France titles for doping.

Armstrong attorney Elliot Peters told The Associated Press that Armstrong set up the meeting and sat for questions for seven hours on May 22, and described the session at a hotel outside Dulles Airport in Washington, D.C., as a "very good meeting."

"They asked him about everything. ... If you made a list of all the questions people would want to ask about Lance and his activities in cycling and everything else, those were the questions that were asked and answered," Peters said.



In this Feb. 15, 2011 file photo, Lance Armstrong pauses during an interview in Austin, Texas.

Associated Press

The probe has been expected to center on the International Cycling Union's handling of doping in the late 1990s and early 2000s, especially its links with Armstrong. Armstrong's willingness to meet with investigators has been seen as crucial to their efforts to determine whether former officials with the sport's governing body aided his doping as the Texan be-

came cycling's biggest star.

Armstrong won the Tour every year from 1999-2005. Those titles were stripped after a massive report by the U.S. Anti-Doping Agency detailed doping by Armstrong and his U.S. Postal Service teammates. Peters declined to detail exactly who was in the room or what Armstrong told them, but said Arm-

strong met with three people "running" the Cycling Independent Reform Commission and their attorney. A spokesman for the group did not immediately return a call or text message seeking comment on Thursday. The commission is chaired by Dick Marty, a Swiss politician and former Swiss state prosecutor. The other members are German anti-doping expert Ulrich Haas and Peter Nicholson, a former Australian military officer and war crimes investigator.

Armstrong had previously said he'd be willing to talk to the panel, and Peters said Armstrong had him contact the commission to set up the meeting.

UCI President Brian Cookson has said in the past that Armstrong's lifetime ban for doping could be reduced if he provides information which assists other doping investigations.

The panel has the authority to cut deals with cheaters who provide valuable information. But Peters said Armstrong did not ask for, and was not offered such a deal in exchange for meeting with the group.

"There is no agreement and that was never discussed. We never asked for one," Peters said. "We do think the ban was unfairly harsh and should be reduced. ... He's talking in the spirit of not trying to benefit by getting somebody else in trouble, but in the spirit of let's tell the truth."

Armstrong's meeting with the CRIC was voluntary but he has been forced to testify under oath in lawsuits in Texas. Last month, Armstrong was questioned in a private arbitration dispute with a Dallas company seeking repayment of \$12 million in bonuses it paid him during his career. □

After hybrid success, Toyota gambles on fuel cell

YURI KAGEYAMA
AP Business Writer

TOKYO (AP) — Rocket science long dismissed as too impractical and expensive for everyday cars is getting a push into the mainstream by Toyota, the world's top-selling automaker.

Buoyed by its success with electric-gasoline hybrid vehicles, Toyota is betting that drivers will embrace hydrogen fuel cells, an even cleaner technology that runs on the energy created by an electrochemical reaction when oxygen in the air combines with hydrogen stored as fuel.

Unlike internal combustion engines which power most vehicles on roads today, a pure hydrogen fuel cell emits no exhaust, only some heat and a trickle of pure water. Fuel cells also boast greater efficiency than the internal combustion process, which expends about two-thirds of the energy in gasoline as heat.

Toyota's fuel cell car will go on sale before April next year. Despite advantages that are seemingly compelling, the technology has struggled to move beyond its prototypes after several decades of research and development by industry and backing from governments.

For the auto industry in particular, there have been significant hurdles to commercialization including the prohibitive expense of such vehicles. On top of that, fueling stations are almost nonexistent. Doubters also quibble about the green credentials of fuel cells because hydrogen is produced from fossil fuels. But Satoshi Ogiso, the engineer leading the Toyota project, is confident there's a market that will grow in significance over time.

Part of Ogiso's optimism stems from his background. He worked for 20 years on Toyota's Prius hybrid.

The Prius, which has an electric motor in addition to a regular gasoline engine, was met with extreme skepticism at the start. But it went on to win



In this June 26, 2014 photo, a visitor looks at Toyota Motor's new fuel cell vehicle (FCV) on display at the company's showroom in Tokyo.

Associated Press

over the public as a stylish way to limit the environmental damage of motor-ing. Worldwide sales of Toyota's hybrids have topped 6 million vehicles since their debut in 1997.

"The environment has become an ever more pressing problem than in 1997," Ogiso said in an interview at the automaker's Tokyo office.

"Hydrogen marks an even bigger step than a hybrid. It is our proposal for a totally new kind of car. If you want to experience this new world, if you want to go green, this is it."

Toyota, which began working on fuel cells in 1992 but won't disclose how much it has invested, is not the first automaker to produce such a vehicle. Forklifts powered by fuel cells are becoming more common in factories and fuel cell buses have been trialed in some cities. General Motors Co. has also been working on the technology and Honda Motor Co. already sells the FCX Clarity fuel cell sedan in limited numbers and is planning a new fuel cell car, with a more powerful fuel cell stack, next year.

But Toyota's decision as the world's top-selling automaker to start commercial production of a fuel cell car is an important boost to the technology's prospects for wider adoption.



In this July 14, 2014 photo, a Toyota fuel cell hybrid vehicle is refueled from a mobile hydrogen station at the Ministry of Economy, Trade and Industry in Tokyo.

Associated Press

Its release will also win the automaker plaudits for corporate responsibility.

"It works to symbolically enhance the automaker's ecological image," said Yoshihiro Okumura, auto analyst at Chiba-gin Asset Management.

Toyota's still-to-be-officially-named vehicle goes on sale in Japan sometime before April 2015, and within a half year after that in the U.S. and Europe.

The four-seater sedan, while sporting an aggressive grille and fluid body curves, looks pretty much like a regular car. Those who have test driven fuel cell vehicles say they have a powerful torque, with quick acceleration, akin to the thrill of driving a sports car. Yet they are quiet like electric cars, purring on the

roads with no engine roar. Ogiso, like many other experts, believes that reliance on gasoline is not sustainable in the long-run particularly with rapid growth in vehicle ownership in developing nations, which could translate into hundreds of millions of additional cars on the roads globally.

Working on the Prius and the fuel cell, he said, was a similar process: Painstakingly tackling the challenge of packaging all the special parts needed for a new type of car.

Like the initial years of the Prius, subsidies and tax breaks are expected to substantially lower the fuel cell price tag in Japan.

Ogiso said at the beginning it cost more than 100 million (\$1 million) to build just a test car.

The planned commercial model will sell for about 7 million yen (\$70,000). Initially, Toyota had said the car might cost as much as 10 million yen (\$100,000). Overseas prices have not yet been announced.

Factoring in subsidies and tax breaks, buyers might be able to get the fuel cell for about 5 million yen (\$50,000), said Okumura, the Chiba-gin analyst.

That is still more than double the Prius, which with no frills sells for a little above 2 million yen (\$20,000). It no longer gets green subsidies but still is eligible for a 100,000 yen (\$1,000) tax break in Japan. Plug-in versions, which sell for nearly 3 million yen (\$30,000), get bigger discounts, totaling as much as 420,000 yen (\$4,200).

Toyota has not given sales projections but says interest in the fuel cell has been strong.

Apart from cost, the other big drawback is lack of hydrogen fueling stations. Only about 30 of them exist throughout Japan so far, although the government is leading a push to get more built in coming months.

Lack of charging stations is also a weakness for electric cars but there are fewer obstacles to establishing and supplying that infrastructure because electricity networks are already in place.

That is one of the reasons why automakers such as Nissan Motor Co. and Tesla Motors are pushing electric vehicles as the most practical way to be a green driver.

"We are a little bit skeptical," Nissan CEO Carlos Ghosn said of fuel cells. "Who's going to build the infrastructure?"

Selling 500 or 1,000 fuel cell vehicles a year might be easy, but getting sales to mass levels, such as 500,000 vehicles or more a year, would be difficult, he said.

Toyota, however, counters that electric cars tend to have limited cruise ranges, relegating them to a niche. □

Jet downing, weak earnings rattle stock market

ALEX VEIGA
AP Business Writer

The downing of a passenger plane flying over Ukraine rattled U.S. financial markets Thursday,

deepening a slide set off by a batch of disappointing company earnings and a weak home construction report.

All three major stock in-

dexes ended lower for the first time in a week, but remained near record highs and positive for the year.

Ukrainian officials said a Malaysia Airlines passenger

plane carrying 295 people was shot down over war-torn eastern Ukraine, although both the government and pro-Russia separatists fighting in the region denied responsibility. The situation raised concerns of wider geopolitical instability and an escalation of tensions between Russia and the West.

Investors responded by seeking refuge in U.S. government bonds. The yield on the 10-year Treasury note fell to its lowest level since May. Gold and oil prices rose.

SanDisk, AutoNation, Yum Brands and Mattel were among the biggest decliners after reporting earnings or profit forecasts that disappointed investors. Airline and homebuilder stocks also fell sharply.

"What happened with the plane today and things swirling around with what may have actually happened with the plane caused a bit of a sell-off,"

said JJ Kinahan, chief strategist at TD Ameritrade. "The geopolitical risk is always the first one that people look for because it's the one that changes the fastest. The market always hates uncertainty."

Earlier Thursday, stock futures were down before the market opened as investors pored over the latest earnings and other news.

A pair of government reports pointed to an uneven U.S. recovery. The number of people seeking unemployment benefits fell last week, but home construction fell in June to the slowest pace in nine months, clouding the outlook for the housing recovery.

Homebuilders slumped on the news. M/I Homes led the decline, tumbling \$1.38, or 5.8 percent, to \$22.37. "The housing starts numbers were weak, but housing has been incredibly volatile," said Randy Frederick, managing director of trading and derivatives at the Schwab Center for Financial Research. "They were definitely disappointing."

Stocks opened lower, but then drifted between small gains and losses, with the Dow inching briefly into positive territory.

That budding comeback stalled at midmorning when news broke of the downed plane.

The CBOE Volatility Index, also known as the "VIX," jumped 33 percent, reflecting investors' uneasiness. The index reflects investors' expectations of future volatility in the stock market. All told, the Standard & Poor's 500 index fell 23.45 points, or 1.2 percent, to 1,958.12. The Dow slid 161.39 points, or 0.9 percent, to 16,976.81. The Nasdaq composite sank 62.52 points, or 1.4 percent, to 4,363.45.

The yield on the 10-year Treasury note fell to 2.46 percent from 2.53 percent late Wednesday. Benchmark U.S. crude oil for August delivery jumped \$1.99 to \$103.19 in New York. Gold surged \$17.10 to \$1,316.90 an ounce. □



Traders Kevin Lodewick, left, and Edward Landi work on the floor of the New York Stock Exchange. The downing of a passenger plane flying over Ukraine rattled U.S. financial markets Thursday, deepening a slide set off by a batch of disappointing company earnings and a weak home construction report.

(AP Photo/Richard Drew)

Microsoft to cut up to 18,000 jobs over next year

REDMOND, Wash. (AP)

— Microsoft is cutting up to 18,000 jobs, about 14 percent of its staff, over the next year as it works to cut down on management layers and integrate the Nokia devices business it bought in April.

The news sent Microsoft's stock up 3 percent in premarket trading.

Although the job cuts had been expected, the extent of them was a surprise. It's the boldest move by CEO Satya Nadella since he took the reins from Steve Ballmer in February. In a public email to employees Thursday, he said the changes were needed for the company to "become more agile and move faster." Of the job cuts, about 12,500 professional and factory jobs will be cut. Microsoft expects charges of \$1.1 billion to \$1.6 billion over the next four quarters, which includes \$750 million to \$800 million for severance and related benefit costs.

FBR Capital Markets analyst Daniel Ives said the cuts were about double what Wall Street was expecting. But he said they were necessary to streamline operations and clean up a bloated management structure.

"Microsoft needs to be a 'leaner and meaner' technology giant over the coming years in order to strike the right balance of growth and profitability around its cloud and mobile endeavors."

Microsoft has been shifting its focus from traditional PC software to cloud computing and cloud-based products like its Office 365 productivity software.

With its \$7.3 billion acquisition of Nokia's handset business, Microsoft has been seeking to meld its software and hardware business into a cohesive package, similar to rival Apple. In a letter to employees, Executive Vice President Stephen Elop



This photo taken with a fisheye lens shows Microsoft Corp. signage outside the Microsoft Visitor Center in Redmond, Wash. Microsoft on Thursday, July 17, 2014 announced it will lay off up to 18,000 workers over the next year.

(AP Photo Ted S. Warren)

said the company will drive sales of its Windows Phone by targeting the lower-price smartphone market with its Lumia devices. It also plans to develop more products for the higher-end smartphone segment.

In a blog post a week ago, Nadella hinted at the

move, saying Microsoft had to "change and evolve" its culture for the "mobile-first and cloud-first world."

Nadella said Thursday that he would give more details when Redmond, Wash.-based Microsoft reports fiscal 2014 results on Tuesday. □

Philip Morris Int'l 2Q profit falls 13 percent

NEW YORK (AP) — Philip Morris International's second-quarter profit declined 13 percent, stung by foreign exchange rates for the U.S. dollar.

But its adjusted profit and revenue topped Wall Street's view. Its shares edged up in morning trading Thursday.

The seller of Marlboro cigarettes and other brands

outside the U.S. earned \$1.85 billion, or \$1.17 per share, for the period ended June 30. A year earlier it earned \$2.12 billion, or \$1.30 per share.

Removing certain items, earnings were \$1.41 per share. Analyst surveyed by FactSet expected \$1.24 per share. Revenue excluding excise taxes was \$7.8 billion, down 1.5 per-

cent from \$7.92 billion a year earlier. Wall Street predicted \$7.52 billion.

Shares of Philip Morris International rose 78 cents to \$85.48 in morning trading. Its shares have fallen almost 3 percent so far this year. Because it does all its business overseas, the company has to navigate changes in currency values. A stronger dollar cuts

into revenue generated overseas when it's translated back into dollars.

Cigarette shipment volume fell 2.7 percent to 222.8 billion cigarettes. Total shipments of Marlboro cigarettes edged up 1 percent, mostly due to Eastern Europe, the Middle East, Africa and Asia.

Philip Morris International maintained its full-year

forecast for earnings in a range of \$4.87 to \$4.97 per share. Analysts foresee earnings of \$5.15 per share. Philip Morris International Inc. is based in New York and Switzerland. Richmond, Virginia-based Altria Group Inc., the owner of Philip Morris USA, spun off Philip Morris International as a separate company in 2008. □

UnitedHealth's 2nd quarter profit slips 2 percent

TOM MURPHY
AP Business Writer

UnitedHealth Group's second-quarter earnings slipped 2 percent on a rise in taxes and other expenses, but the nation's largest health insurer still trumped analyst expectations.

The Minnetonka, Minnesota, company also raised the low end of the earnings range it forecasts for this year. Its shares edged up in premarket trading Thursday.

UnitedHealth said revenue gains, particularly in its Medicaid business and through its Optum segment, helped counter the expenses during the quarter that ended June 30. Medicaid is the state-federal program that covers the poor and elderly people.

UnitedHealth's enrollment in that segment jumped nearly 19 percent to about 4.7 million people compared with last year's quarter, as the insurer expanded its business and reaped gains from the health care overhaul, the massive federal law that aims to over millions of people.

While the overhaul gave insurers more customers through a coverage ex-

pansion that started this year, it also heaped costs on their balance sheets, including an industry-wide tax that is non-deductible. UnitedHealth said its provision for income taxes in the second quarter jumped 25 percent to \$989 million.

The insurer's largest operating expense, medical costs, also climbed 6 percent to \$23.52 billion.

Overall, the insurer earned \$1.41 billion, or \$1.42 per share, in the quarter. That's down from \$1.44 billion, or \$1.40 per share, in the 2013 quarter, when it had more shares outstanding.

Revenue rose 7 percent to \$32.57 billion.

Analysts expected, on average, earnings of \$1.26 per share on \$31.9 billion in revenue, according to FactSet.

Health insurance is UnitedHealth's largest business, but it also has seen growth from its Optum segment, which sells information technology services and perform pharmacy benefits management. Optum's operating earnings jumped 23 percent to \$728 million in the quarter.

UnitedHealth also cited the health care law as a chief reason its first-quarter

profit slid 8 percent. The overhaul-related hits shouldn't surprise investors.

The insurer said back in December that it expected the federal law to reduce its after-tax operating

announced in June, now triples the dividend the insurer debuted in 2010.

UnitedHealth now expects 2014 earnings to range between \$5.50 and \$5.60 per share. That compares to its

UnitedHealth Group Inc. is the first insurer to report earnings every quarter. Many see the insurer, a component of the Dow Jones industrial average, as a bellwether for other



This photo shows a portion of The UnitedHealth Group Inc.'s campus in Minnetonka, Minn. UnitedHealth Group reported quarterly earnings on Thursday, July 17, 2014. (AP Photo/Jim Mone)

earnings by \$1.1 billion in 2014.

But the insurer has still earned enough so far this year to hike the quarterly cash dividend it gives shareholders by more than 30 percent to 37.5 cents per share. The new payout,

previous forecast for \$5.40 to \$5.60 per share. It also raised its revenue estimate to \$130 billion from \$128 billion to \$129 billion.

Analysts predict, on average, earnings of \$5.52 per share on \$128.38 billion in revenue.

insurers.

Company shares climbed 44 cents to \$84.20 in premarket trading Thursday about an hour before the market opening. The stock was up more than 11 percent for 2014 through Wednesday's close. □

Airbus beats Boeing at Farnborough in orders race

FARNBOROUGH, England (AP) — Airbus beat rival Boeing in the aircraft order stakes at this year's Farnborough International Airshow, garnering nearly twice as many orders and commitments. Airbus said Thursday that its orders and commitments for 496 aircraft were valued

at \$75 billion. Demand for its A320neo, or "new engine option," was particularly strong. Boeing, meanwhile, secured business worth \$40.2 billion for 201 airplanes. "The orders and commitments we've received at this record-breaking Farnborough for both the A330 neo and

A320 neo families are together an unequivocally resounding endorsement for these most cost-efficient aircraft," said John Leahy, Airbus' chief operating officer. The A320 new engine option incorporates the latest technology together with sharklet wing tips that help deliver fuel savings.

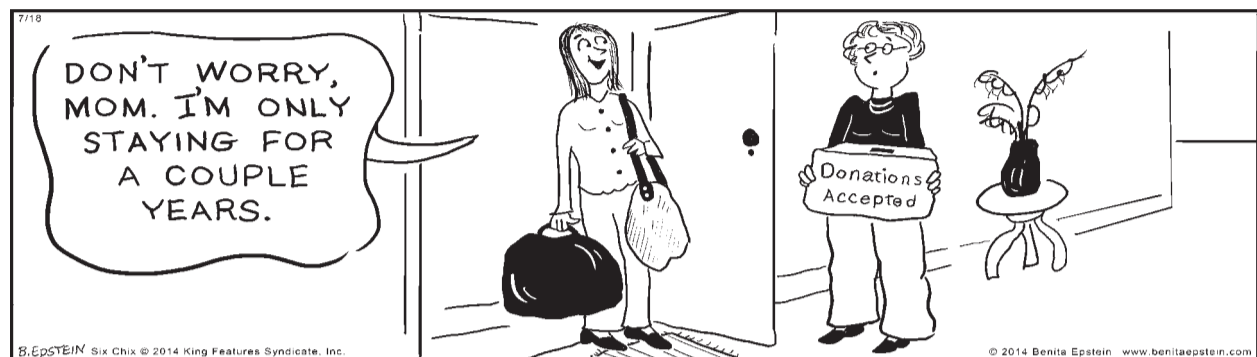
Airbus' orders intake included the largely updated versions of its A330 wide body aircraft, which launched this week. Airbus says the plane is more fuel efficient and has a longer range to help it compete against Boeing's 787 Dreamliner. Airbus closed out the show with the an-

nouncement that Hong Kong Aviation Capital is to buy 70 of the A320 neo family aircraft. No financial details were disclosed. Another deal was announced with Transaero Airlines, Russia's second largest airline, for 20 A330 aircraft — again financial details were not disclosed. □

Mutts



6 Chix



Blondie



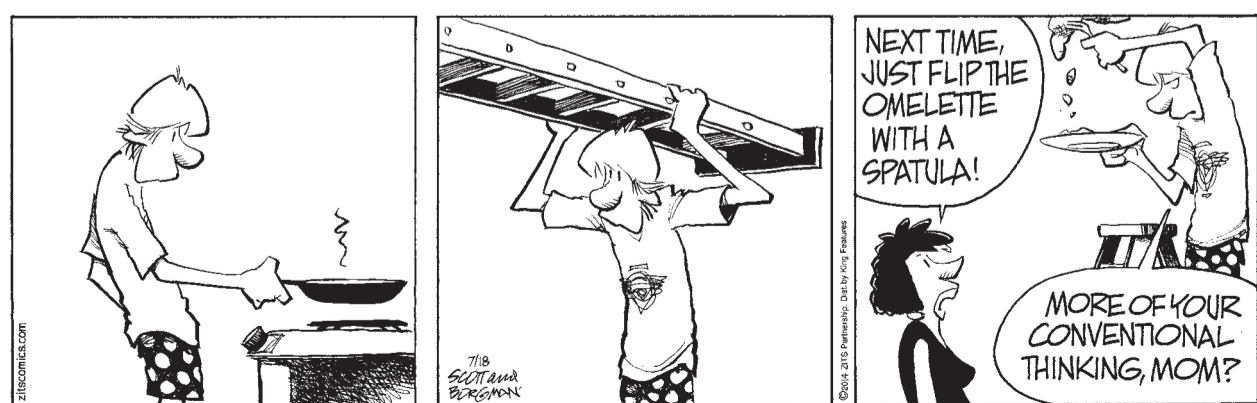
Mother Goose & Grimm



Baby Blues



Zits



Conceptis Sudoku

			1			3		
	5			2			4	
9			5		4			
		1				2		6
	4			5			3	
7		8				1		
			6		7			8
	1			3			9	
		9			5			

Difficulty Level ★★★★★

7/18

Sudoku is a number-placing puzzle based on a 9x9 grid with several given numbers. The object is to place the numbers 1 to 9 in the empty squares so that each row, each column and each 3x3 box contains the same number only once. The difficulty level of the Conceptis Sudoku increases from Monday to Sunday.

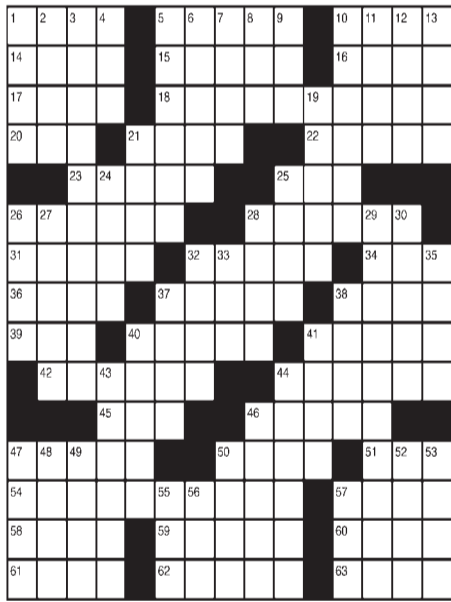
Yesterday's puzzle answer	5	4	7	2	9	3	8	6	1
	2	1	3	7	6	8	4	9	5
	8	9	6	5	1	4	2	7	3
	6	3	2	8	4	9	5	1	7
	1	7	8	6	5	2	3	4	9
	9	5	4	3	7	1	6	8	2
	7	2	9	4	3	6	1	5	8
	4	8	1	9	2	5	7	3	6
	3	6	5	1	8	7	9	2	4

ACROSS

- Take a break
- Say
- Small lake
- ___ more; again
- Singer ___ Judd
- Feast at which poi is served
- Zealous
- Sudden downpour
- Coloring solution
- Clothhopper
- Prose literary work
- Gets closer to
- Beer's cousin
- Pounce on
- President Woodrow ___
- Idaho's capital
- In a very unfriendly way
- Compete
- Upper room
- Reads over quickly
- Declare untrue
- Inventor ___ Whitney
- Mixer speed
- Author Jules ___
- Climbed
- Passes on, as a message
- Uncooked
- ___depressive; bipolar
- Colorado resort
- James ___; 007
- Egypt's boy king
- Indirect
- Passport stamp
- One of the Three Bears
- Thickheaded
- Kiln
- Hot tubs
- Spirited horse
- Marries

DOWN

- Highway
- Jealousy
- Methodical; analytical



Created by Jacqueline E. Mathews

7/18/14

Thursday's Puzzle Solved

UNCAP	GRAM	SPUR
MOOSE	LUCE	CITE
PULLS	AGED	HATE
SNEAKERS	IRONED	
NILE	SAILORS	
ELATED	PANDA	
COB	REBUT	ERECT
HOOR	REMIT	SALE
OTTER	LANES	SUN
POLLS	PANTED	
MANATEE	CEDE	
OBOIST	PREDATOR	
ODOR	TRIO	ERODE
RUSE	EYES	SENDS
SLED	REDS	TRYST

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7/18/14

- | | |
|--------------------------------|-------------------|
| 38 Place to buy salami and rye | 47 Weapons |
| 40 Flavorless | 48 Bather's bar |
| 41 Peddle | 49 Cougar |
| 43 Sports buildings | 50 Tibia or rib |
| 44 ___ and raved; carried on | 52 Did drugs |
| 46 Small rodent | 53 Sunbathes |
| | 55 Commercial |
| | 56 Wager |
| | 57 Formal promise |

ECB sets tight deadline for troubled Eurozone banks

JACK EWING

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FRANKFURT - The European Central Bank gave more details Thursday on what is shaping up as by far the most rigorous review of the health of eurozone banks. The bank will disclose the results in late October, and then troubled lenders will have only two weeks to come up with a plan to raise new capital.

The review is part of a broad attempt to uncover hidden problems, force weak banks to rebuild their capital buffers and remove doubts about the stability of the eurozone financial system. Banks have grumbled about the immense task of compiling information for the central bank, but analysts see the review as essential to restoring the flow of credit to countries like Italy and Spain.

As publication of the results approaches, however, there is also concern that it could cause instability in financial markets if some banks turn out to be in

worse shape than expected. The central bank, aided by a small army of regulatory officials and private consultants, has already compiled a huge amount of information about eurozone banks but has not given any indication of whether any are suffering from previously undiscovered ills.

ECB officials on Thursday pointed out that the review had already prompted many banks to raise capital and deal with bad loans, suggesting that the disclosures in October would not produce too many unpleasant surprises.

"Banks know what we expect and have advance notice to prepare for the outcome of the comprehensive assessment," Vítor Constâncio, the vice president of the European Central Bank, said in a statement Thursday. "Much work has already been undertaken to repair banks' balance sheets and, encouragingly, this work is continuing." □

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Photo provided by European Space Agency ESA shows a very raw image of Comet 67P/Churyumov-Gerasimenko that was taken by OSIRIS, Rosetta's scientific imaging system, from a distance of approximately 12 000 km on July 14, 2014 as the space probe approaches the comet.

Associated Press

FRANK JORDANS
Associated Press

BERLIN (AP) — A space probe aiming to become the first to land on a com-

et has taken images that appear to show its target could actually be two separate lumps of rock and ice, scientists said Thursday.

Comet-chasing space probe makes surprise discovery

The pictures released by the European Space Agency were taken by its Rosetta probe, which is nearing the final stage of its decade-long mission to drop a lander on comet 67P/Churyumov-Gerasimenko. "Some people have already likened the shape to a duck, with a distinct body and head," the European Space Agency said. Mission scientist Matt Taylor had a different comparison: "a strange-looking potato."

One explanation is that the comet is a so-called contact binary composed of two parts, indicating that 67P either broke apart or fused with another comet at some point. Another is that it's one unit deformed by its passage past Jupiter or the sun, said Taylor. Because the pictures were shot when Rosetta was 12,000 kilometers (7,457 miles) from the comet — about the distance between New York and Johannesburg — the unusual shape could also result

from a digital processing method that was used to smoothen the image, he cautioned. "We're looking forward to the next month when this body comes into closer resolution," Taylor said, adding that for the time being scientists aren't making any changes to the probe's flight path. Rosetta is scheduled to come within 100 kilometers (62 miles) of the comet Aug. 6. It will observe the comet for several months before attempting to drop a lander onto its icy surface in November. □

Scientists name Puerto Rico water mite after JLo

DANICA COTO
Associated Press

SAN JUAN, Puerto Rico (AP) — Pop singer Jennifer Lopez may be thinking life is funny after a group of scientists named a water mite in her honor after discovering a new species near Puerto Rico. The music of the Bronx, New York-born entertainer who has Puerto Rican roots was a hit with the group while they wrote about their findings, biologist Vladimir Pesic said in an email Wednesday. "The reason behind the unusual choice of name for the new species is ... simple: J.Lo's songs and videos kept the team in a continuous good mood when writing the manuscript and watching World Cup Soccer 2014," said Pesic, who works at the University of Montenegro.

Pesic calls it a small token of gratitude for the singer of hits such as "Ain't It Funny," "I Luh Ya Papi" and his personal favorite, "All I Have." He's the corresponding author of the study that was published Tuesday in the peer-reviewed online journal ZooKeys. Pesic and other scientists collected the newly baptized *Litarachna lopezae* mite from a coral reef in Mona Passage, a treacherous body of water that separates Puerto Rico and the Dominican Republic. The species was found at a depth of nearly 70 meters (230 feet), the greatest depth that pontarachnid mites have been found until now, according to their study. The mites were collected during a series of trips from



In this June 12, 2014 file photo, pop singer Jennifer Lopez performs at the 2014 World Cup opening ceremony in the Itaquero Stadium in Sao Paulo, Brazil.

Associated Press

2010 to 2012 organized by the University of Puerto Rico and the Caribbean Coral Reef Institute. Over the years, scientists have named dozens of organisms after famous people to honor them. Mick Jagger, for example, has a type of trilobite named after him, while one spider was named after Bono and a marine parasite found only in the Caribbean sea was named after Bob Marley. Pesic said that while he and other scientists rooted for different teams during the World Cup, they found common ground with Lopez. "As European, I supported Germany, but the whole team was united with J.Lo songs," he wrote. □

66-yard crater appears in far northern Siberia

Associated Press

MOSCOW (AP) — Russian scientists say they believe a 60-meter (66-yard) wide crater discovered recently in far northern Siberia could be the result of changing temperatures in the region. Andrei Plekhanov, a senior researcher at the Scientific

Research Center of the Arctic, told the AP Thursday that the crater was mostly likely the result of a "build-up of excessive pressure" underground due to rising temperatures in the region. Plekhanov on Wednesday traveled to the crater, some 30 kilometers (18.64

miles) from the Bovanenkovo gas field in the far northern Yamal peninsula. He said 80 percent of the crater appeared to be made up of ice and that there were no traces of an explosion, eliminating the possibility that a meteorite had struck the region. □



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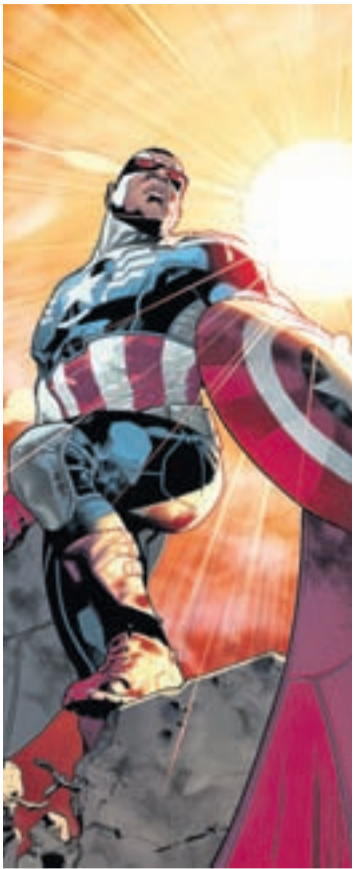
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This photo released by Marvel shows superhero Sam "The Falcon" Wilson. Captain America will be an African-American.

Associated Press

Marvel Comics unveils black Captain America

LOS ANGELES (AP) — The new Captain America will be an African American. Marvel Comics' chief creative officer Joe Quesada says superhero Sam "The Falcon" Wilson will take over as the patriotic Avenger in an upcoming installment of the long-running comic book series. He made the announcement Wednesday during an appearance on Comedy Central's "The Colbert Report."

Wilson first appeared as winged superhero Falcon in 1969 and was one of comics' first African-American superheroes.

The change will come this November in "All-New Captain America" No. 1. The character was recently portrayed by actor Anthony Mackie in the film "Captain America: The Winter Soldier."

Marvel executive editor Tom Brevoort says former Captain America Steve Rogers will be a mentor and strategic adviser to Wilson as he takes on the new role. □

Julia Stiles goes 'back to my roots' — the stage

MARK KENNEDY
AP Drama Writer

NEW YORK (AP) — Moving to a new home is said to be one of the most stressful events you can endure — up there with death and divorce — but Julia Stiles has just done it and looks radiant.

The Emmy Award- and Golden Globe-nominee sat down before rehearsals of her new play only hours after moving from her long-time three-bedroom apartment on 15th Street to a new one-bedroom East Village space.

"I feel great about it. Downsizing. Simplifying. I gave away lots of stuff. It feels like shedding your skin," she says. "It was time for a change."

Gone were books she'd already read. Gone was most of her furniture she'd accumulated over a decade. She even donated her piano to a music school. A lot of stuff went out on the street. "I had to be brutal," she says.

Change is not something Stiles is uncomfortable with, having jumped into projects as diverse as William Shakespeare's "Twelfth Night," to being a serial kill-

er on "Dexter," to her own scripted show on YouTube. "I'm such a child that I just want to show up and play dress up. I'm not very good at the long term plans," she says. "I've kind of embraced that my work is always in flux."

This summer, the flux has put Stiles at the intimate Cherry Lane Theatre for a production of the one-act dark romantic comedy "Phoenix" by Scott Organ, which the actress calls "really charming and really romantic." Stiles and co-star James Wirt play one-time lovers who meet several weeks after a one-night-stand to discuss the consequences. "I thought it was refreshing that it's not cynical," she says. Stiles, 33, had been looking for a play that she and director Jennifer DeLia could work on together. They wanted something small and something downtown — where the actress began her career with the tiny Ridge Theatre company.

"For me, it makes sense because it's getting back to my roots and also why I wanted to be an actress in the first place," Stiles says. "At its core, it's very simply



This Aug. 19, 2013 file photo shows actress Julia Stiles attends a screening of "Closed Circuit" in New York.

Associated Press

what I find delightful."

Rising star Wirt, who was a fan of Stiles from "Dexter," soon rented "10 Things I Hate About You" to learn more about his co-star. He says her love of acting is clear in her decision to pick a 180-seat theater to showcase a new playwright.

"You see it just to do this play. This little play, in the summer, in the West Village, for the love of the game," says Wirt, who also stars in DeLia's film "Billy Bates." "That's what it is: For the love of the game. Period. That's a joy to be around." Stiles' credits also include being in the "Bourne" franchise with Matt Damon, David Mamet's play "Oleanna" in the

West End and Broadway and the films "Silver Linings Playbook" and "Mona Lisa Smile."

More recently, Stiles has been among the first A-list actresses to embrace online storytelling, starring in the hit WIGS web series "Blue" as a mother juggling raising her son with being a high-end escort, and writing and directing "Paloma," another WIGS series which stars Grace Gummer navigating modern life. Both are available on YouTube and Hulu.

"Years ago, it seemed like the content wouldn't be as sophisticated as a proper TV show or proper movie, but I could feel that was changing," said Stiles. □



Beyonce performs during the On The Run tour at the Georgia Dome on Tuesday, July 15, 2014 in Atlanta, Georgia.

Associated Press

MESFIN FEKADU
AP Music Writer

NEW YORK (AP) — Doing a visual album has paid off for Beyoncé: She's the leading nominee at the

Beyonce leads MTV Video Music Awards with 8 nods

MTV Video Music Awards. MTV announced Thursday that Beyoncé is up for eight moonman trophies, including video of the year for "Drunk in Love." Iggy Azalea and Eminem are nominated for seven awards each.

Pharrell is the only male nominated for the top prize. Along with Beyoncé, his "Happy" will compete with Azalea's "Fancy," Miley Cyrus' "Wrecking Ball" and Sia's "Chandelier" for video of the year.

Beyoncé's "Partition" is nominated for best

female video and cinematography, while the Jay Z-featured "Drunk in Love" is up for best collaboration. Both songs are from Beyoncé's self-titled fifth album,

which she released in surprise form last year with all of the tracks' music videos.

"This album was a labor of love and she had such a vision of wanting to be able to tell the story of this album visually as well as audio," said Lee Anne Callahan-Longo, general manager of Beyoncé's

production house, Parkwood Entertainment. "She really, really set out to do something special in a visual medium."

Beyoncé's "Pretty Hurts," a video displaying women's body issues and insecurities, is nominated for best direction, editing and video with a social message.

Azalea is still riding high on the success of "Fancy," which spent seven weeks on top of the Billboard charts and is nominated for best pop video and female video. □

Elaine Stritch, brash stage legend, dies at 89

MARK KENNEDY

JAKE COYLE

Associated Press

NEW YORK (AP) — Elaine Stritch, the brash theater performer whose gravelly, gin-laced voice and impeccable comic timing made her a Broadway legend, has died. She was 89. Joseph Rosenthal, Stritch's longtime attorney, said the actress died Thursday of natural causes at her home in Birmingham, Michigan.

Although Stritch appeared in movies and on television, garnering three Emmys and finding new fans as Alec Baldwin's unforgiving mother on "30 Rock," she was best known for her stage work, particularly in her candid one-woman memoir, "Elaine Stritch: At Liberty," and in the Stephen Sondheim musical "Company."

A tart-tongued monument to New York show business endurance, Stritch worked well into her late 80s, most recently as Madame Armfeldt in a revival of Sondheim's musical "A Little Night Music." She replaced Angela Lansbury in 2010 to critical acclaim.

In 2013, Stritch — whose signature "no pants" style was wearing a loose-fitting white shirt over sheer black tights — retired to Michigan after 71 years in New York City and made a series of farewell performances at the Carlyle Hotel: "Elaine



This April 2, 2013 file image released by the O+M Company shows Elaine Stritch performing her final engagement at the Cafe Carlyle in New York with Rob Bowman at the piano.

Associated Press

Stritch at the Carlyle: Movin' Over and Out."

She said she suffered from diabetes, a broken hip and memory loss — all of which she nakedly and unapologetically documented in the film "Elaine Stritch: Shoot Me," a documentary released in February.

"I like the courage of age," Stritch said in the film, one she participated in grudgingly. One scene captured her in a hospital bed, reflecting: "It's time for me, and I can feel it everywhere."

Stritch's death immediately

sent shockwaves through Broadway and entertainment.

Lena Dunham said on Twitter, "Here's to the lady who lunched: Elaine Stritch, we love you. May your heaven be a booze-soaked, no-pants solo show at the Carlyle."

Stritch was a striking woman, with a quick wit, a shock of blond hair and great legs. She showed them off most elegantly in "At Liberty," wearing a loose fitting white shirt, high heels and black tights.

In the show, the actress

told the story of her life — with all its ups, downs and in-betweens. She frankly discussed her stage fright, missed showbiz opportunities, alcoholism, battle with diabetes and love life, all interspersed with songs she often sang onstage.

"What's this all been about then — this existential problem in tights," Stritch said of herself at the end of the solo show, which opened off-Broadway in November 2001, transferred to Broadway the following February and later toured. It earned her a Tony Award in 2002

and an Emmy when it was later televised on HBO.

"I think I know what I have been doing up here tonight. I've been reclaiming a lot of my life that I wasn't honestly and truly there for," she said.

"It almost all happened without me but I caught up."

In "Company" (1970), Stritch played the acerbic Joanne, delivering a lacerating version of "The Ladies Who Lunch," a classic Sondheim song dissecting the modern Manhattan matron. Stritch originated the role in New York and then appeared in the London production.

Among her other notable Broadway appearances were as Grace, the owner of a small-town Kansas restaurant in William Inge's "Bus Stop" (1955), and as a harried cruise-ship social director in the Noel Coward musical "Sail Away" (1961). She also appeared in revivals of "Show Boat" (1994), in which she played the cantankerous Parthy Ann Hawks, and Edward Albee's "A Delicate Balance" (1996), portraying a tart-tongued, upper-crust alcoholic.

Each generation found her relevant and hip. She was parodied in 2010 on an episode of "The Simpsons" in which Lisa Simpson attends a fancy performing arts camp.



This June 7, 2014 file photo shows Andy Samberg at the Guys Choice Awards at Sony Pictures Studios in Culver City, Calif.

Associated Press

ALICIA RANCILIO

Associated Press

BEVERLY HILLS, Calif. (AP) —

Andy Samberg wants ousted "Saturday Night Live" cast members to know

Samberg has advice for anyone fired from 'SNL'

there is life after the comedy show.

Brooks Wheelan tweeted earlier this week that he had been fired from the NBC sketch comedy series. A source familiar with casting but not authorized to speak on the record told The Associated Press that he would not be returning in the fall.

Talking to journalists Wednesday at a Television Critics Association set visit for Fox's "Brooklyn Nine-Nine," Samberg said, "If

you were hired ... there's something good going on with you."

Samberg was a featured cast member on "SNL" from 2005 to 2012.

The 35-year-old returned to guest host earlier this year after winning the Golden Globe Award for best actor in a television series musical or comedy for "Nine-Nine." He said the only difference about hosting was that he didn't worry about being cut from the episode.

He joked, "When I order a

coffee, it comes sooner because I don't have to wait for 30 other people's coffees. Other than that it's almost exactly the same."

Samberg is happy to be back in California to film "Nine-Nine" because he was raised in Berkeley. He also says it's better for his marriage (he wed musician Joanna Newsom last September).

"The schedule (now) is much better. ... 'SNL' is notoriously bad for a relationship," he said.

'The Buck Stops With Me'



CHARLES M. BLOW
© 2014 New York Times

In trying to lay the blame for the border crisis on the White House's doorstep, House Speaker John Boehner exploded at a news conference on Thursday, saying of the president:

"He's been president for 5 1/2 years! When is he going to take responsibility for something?"

The suggestion in the question - that the president doesn't take responsibility for anything - is so outrageously untrue that it demands strong rebuttal.

President Barack Obama hasn't taken all the blame Republicans have ascribed to him, nor should he have. But he has often been quick to take responsibility.

In 2009, after the administration came under fire for AIG executives' receiving bonuses after the bailout, Obama said on the lawn of the White House:

"Ultimately I'm responsible. I'm the president of the United States. We've got a big mess that we're having to clean up. Nobody here drafted those contracts. Nobody here was responsible for supervising AIG and allowing themselves to put the economy at risk by some of the outrageous behavior that they were engaged in. We are responsible, though. The buck stops with me."

After the failed bombing plot on Christmas Day in 2009 by a young Nigerian man with plastic explosives sewn into his underwear, the president took responsibility for intelligence lapses, saying the next month:

"Moreover, I am less interested in passing out blame than I am in learning from and correcting these mistakes to make us safer. For ultimately, the buck stops with me."

In a 2011 interview with CNN's Wolf Blitzer, the president took responsibility for the economy and the rate at which it was being repaired, saying:

"Well, here's what I remember, is that when I came into office, I knew I was going to have a big mess to clean up and, frankly, the mess has been bigger than I think a lot of people anticipated at the time. We have made steady progress on these fronts, but we're not making progress fast enough."

"And what I continue to believe is that ultimately the buck stops with me. I'm going to be accountable. I think people understand that a lot of these

problems were decades in the making. People understand that this financial crisis was the worst since the Great Depression. But, ultimately, they say, look, he's the president, we think he has good intentions, but we're impatient and we want to see things move faster."

(It should be noted that this president has produced 45 straight months of job growth, and the June jobs report released this month was particularly strong.)

In an interview in the 2012 election cycle, the president reiterated his philosophy about presidential responsibility in response to a question about Mitt Romney's relationship to Bain Capital:

"Well, here's what I know, we were just talking about responsibility, and as president of the United States, it's pretty clear to me that I'm responsible for folks who are working in the federal government and, you know, Harry Truman said the buck stops with you."

In a 2013 interview with CNN's Chris Cuomo, the president said he was accountable for Washington gridlock:

"Well, look, ultimately, the buck stops with me. And so any time we are not moving forward on things that should be simple, I get frustrated."

In an interview with MSNBC's Chuck Todd after the health care rollout, the president took responsibility for the problems rather than simply pin them on Kathleen Sebelius, then the health and human services secretary, saying: "My priority right now is to get it fixed. ... Ultimately, the buck stops with me. I'm the president. This is my team. If it is not working, it is my job to get it fixed."

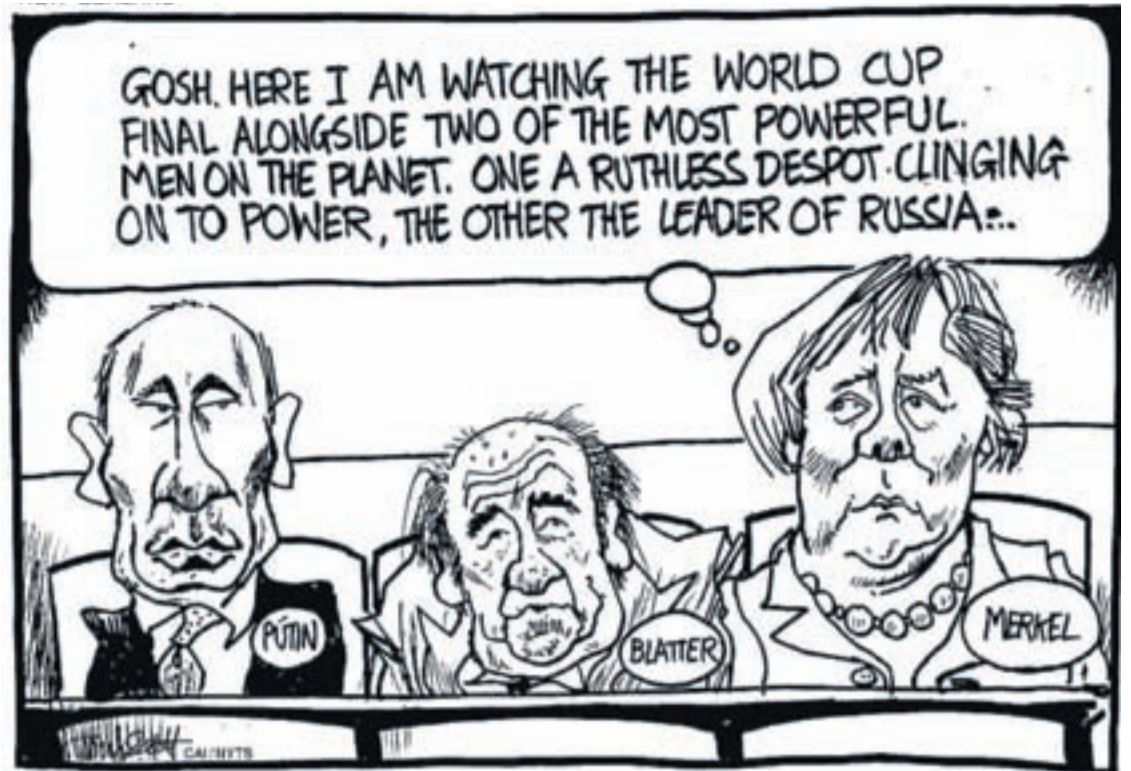
(The site is now fixed, the law is working, and according to a Gallup report issued Thursday the uninsured rate has dropped to "the lowest quarterly average recorded since Gallup and Healthways began tracking the percentage of uninsured Americans in 2008.")

This president is a habitual blame-taker. This is the anti-George W. Bush. The fess-upper in chief. He is the antidote to the eight previous years of obfuscation, fault-dodging and flat-out denial.

This is one of the traits that made Obama an attractive candidate, and it is one of his best traits as a president.

But taking his share of responsibility does not mean he must acquiesce to his opponents and absolve them of guilt, particularly not an intransigent Congress that would rather do nothing than something, particularly not Republican leaders who envision opportunity in opposition. The president has a duty to himself and the country to call them out for the part they play in our problems.

The real question, Boehner, is not when the president will take personal responsibility for something. He has. Many times. The real question is, When will you? □



Obamacare Fails to Fail



PAUL KRUGMAN
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How many Americans know how health reform is going? For that matter, how many people in the news media are following the positive developments?

I suspect that the answer to the first question is "Not many," while the answer to the second is "Possibly even fewer," for reasons I'll get to later. And if I'm right, it's a remarkable thing - an immense policy success is improving the lives of millions of Americans, but it's largely slipping under the radar.

How is that possible? Think relentless negativity without accountability. The Affordable Care Act has faced nonstop attacks from partisans and right-wing media, with mainstream news also tending to harp on the act's troubles. Many of the attacks have involved predictions of disaster, none of which have come true. But absence of disaster doesn't make a compelling headline, and the people who falsely predicted doom just keep coming back with dire new warnings.

Consider, in particular, the impact of Obamacare on the number of Americans without health insurance. The initial debacle of the federal website produced much glee on the right and many negative reports from the mainstream press as well; at the beginning of 2014, many reports confidently asserted that

first-year enrollments would fall far short of White House projections. Then came the remarkable late surge in enrollment. Did the pessimists face tough questions about why they got it so wrong? Of course not. Instead, the same people just came out with a mix of conspiracy theories and new predictions of doom. The administration was "cooking the books," said Sen. John Barrasso of Wyoming; people who signed up wouldn't actually pay their premiums, declared an array of "experts"; more people were losing insurance than gaining it, declared Sen.

Ted Cruz of Texas.

But the great majority of those who signed up did indeed pay up, and we now have multiple independent surveys - from Gallup, the Urban Institute and the Commonwealth Fund - all showing a sharp reduction in the number of uninsured Americans since last fall.

I've been seeing some claims on the right that the dramatic reduction in the number of uninsured was caused by economic recovery, not health reform (so now conservatives are praising the Obama economy?). But that's pretty lame, and also demonstrably wrong.

For one thing, the decline is too sharp to be explained by what is at best a modest improvement in the employment picture. For another, that Urban Institute survey shows a striking difference between the experience in states that expanded Medicaid - which are also, in general, states that have done their best to make health care reform work - and those that refused to let the federal government cover their poor. Sure enough, the decline in uninsured residents has been three times as large in Medicaid-expansion states as in Medicaid-expansion rejecters. It's not the economy; it's the policy, stupid. What about the cost? Last year there were many claims about "rate shock" from soaring insurance premiums. But last month the Department of Health

and Human Services reported that among those receiving federal subsidies - the great majority of those signing up - the average net premium was only \$82 a month.

Yes, there are losers from Obamacare. If you're young, healthy, and affluent enough that you don't qualify for a subsidy (and don't get insurance from your employer), your premium probably did rise. And if you're rich enough to pay the extra taxes that finance those subsidies, you have taken a financial hit. But it's telling that even reform's opponents aren't trying to highlight these stories. Instead, they keep looking for older, sicker, middle-class victims, and keep failing to find them.

Oh, and according to Commonwealth, the overwhelming majority of the newly insured, including 74 percent of Republicans, are satisfied with their coverage.

You might ask why, if health reform is going so well, it continues to poll badly. It's crucial, I'd argue, to realize that Obamacare, by design, by and large doesn't affect Americans who already have good insurance.

As a result, many peoples' views are shaped by the mainly negative coverage in the news media. Still, the latest tracking survey from the Kaiser Family Foundation shows that a rising number of Americans are hearing about reform from family and friends, which means that they're starting to hear from the program's beneficiaries.

And as I suggested earlier, people in the media - especially elite pundits - may be the last to hear the good news, simply because they're in a socioeconomic bracket in which people generally have good coverage.

For the less fortunate, however, the Affordable Care Act has already made a big positive difference. The usual suspects will keep crying failure, but the truth is that health reform is - gasp! - working. □

Small Businesses That Look Find Loans Easier to Come By

ROBB MANDELBAUM

© 2014 New York Times

Jake Fitzsimmons opened his first Stuff Burger Bar in Fort Collins, Colorado, in 2010, after the worst recession in decades. It turned out to be an excellent time to open a burger joint - Coloradans were downsizing their dinners out - but a terrible time to apply for a loan.

"Why even bother?" Fitzsimmons remembers thinking. Instead, he used his own savings and borrowed money from his father. In 2012, Fitzsimmons and his partner, Tiffany Helton, did it again, opening a second restaurant without bank help. Last fall, however, they tried a different approach.

Fitzsimmons and Helton were preparing to open a third location in Greeley, Colorado, about 30 miles from Fort Collins. Given Stuff's success and the improving economy, their adviser, Richard Pickett, executive director of the East Colorado Small Business Development Center, offered an alternative to going to each bank "hat in hand," as Fitzsimmons put it, to request a loan.

"Why don't you have them bid on it?" Pickett suggested.

So the pair hosted three banks - Bank of Colorado, First National Bank and Wells Fargo - at Pickett's office one day in early September. In back-to-back, hourlong meetings, they made their case for a \$500,000 loan. A week later, Fitzsimmons also met with a loan officer from the bank that held his business accounts, Home State Bank. Because the banks knew that the pair were talking to other banks, Fitzsimmons said, "Our hope with that was that they would give us their best offer originally."

Within a couple of weeks, three of the lenders had returned preliminary proposals. Bank of Colorado and First National offered nearly identical terms for a loan that split the risk with the Small Business Administration, including a 5.25 percent interest rate that was lower than the rate of-

fered by Home State. (Only Wells Fargo made no offer.) Ultimately, Fitzsimmons and Helton turned to Bank of Colorado, a community bank based in Fort Collins, for a five-year loan with a five-year renewal.

By many accounts, as the economy adds jobs, more small businesses are looking to borrow money, and more banks are eager to lend it - at least to the right borrowers. "It's actually a really great time to access small-business capital," said Keri Gohman, executive vice president and head of small-business banking for Capital One. "Rates are low and banks are also feeling the economic recovery. We really want to lend. Small-business owners can shop around and work with banks to find the best rates."

But industry observers caution that both demand for, and access to, capital remain well below where they might be in a strong economy. For example, large banks approved 20 percent of small-business loan requests in June, up from 9 percent three years ago, according to data from Biz2Credit, an online small-business loan broker. But before the recession,

to borrow. "Demand is up 20 to 25 percent from the trough of the downturn, but that's still very subdued compared to before the downturn," said Paul Ballew, chief data and analytics officer for Dun & Bradstreet. "From the peak to the trough, there was

age their Dun & Bradstreet credit report. According to Stibel, that is "because they are oftentimes going to the wrong bank. The reality is that there are many lending institutions for any successful small business."

And, observers say, more small businesses have re-

Arora, and the value of their homes, which are often used for collateral, has stabilized if not risen. "The banks look at the overall global cash flow, which includes the business and personal side," Arora said. "And both sides are improving, so as a result banks are



Jake Fitzsimmons and Tiffany Helton, who own a small chain of build-your-own burger bars and recently sought a loan, in Greeley, Colo., in July, 2014. As the economy improves, more small businesses are looking to borrow money, and more banks are eager to lend it.

(Kevin Moloney/The New York Times)

about a 50 percent decline in that time. We're a little beyond halfway back, but we still have a long way to go."

One reason loan demand might be tempered is that many small businesses as-

gained their financial footing after years of hardship. "On the back end of this cycle, businesses are as healthy as we've ever seen them," said Ballew. "Balance sheets are in great shape, cash flows are in

seeing an overall improvement in credit quality."

Some banks say they have not loosened their credit standards with the recovery. "We're using the same underwriting guidelines we were then, which is one of the reasons the bank is so strong and has such a strong capital base," said Lori Annand, Fitzsimmons's banker at Bank of Colorado.

But recent surveys of bank lending officers by the Federal Reserve have shown that some banks have been easing credit terms for smaller businesses since at least mid-2012. Some banks, Stibel said, are "not putting such a heavy reliance on a borrower's performance over the last three years," which most likely suffered during the slow recovery.

And some banks are more willing to lend on lower credit scores, said James Chessen, chief economist at the American Bankers Association, a trade group. "The economy is getting better, and as the economy gets better, the risks that banks won't get repaid goes down," he said. □



Burgers await delivery to customers at Stuff Burger Bar, whose owners Jake Fitzsimmons and Tiffany Helton researched loan options before deciding on a bank to work with them on their third location, in Greeley, Colo., in July, 2014.

(Kevin Moloney/The New York Times)

the rate was around 36 percent, said Rohit Arora, Biz2Credit's chief executive. Perhaps surprisingly, banks seem more eager to lend than small businesses are

sume they will not qualify for a loan, said Jeff Stibel, chief executive of Dun & Bradstreet Credibility, an independent company that helps businesses man-

great shape, and their ability to pay their bills is in great shape."

In addition, the business owners' personal cash flows have improved, said